

2009

Missouri

Medical Malpractice Insurance Report

**Statistics Section
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DIFP

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies and risk retention groups have historically been underreported. One large self-insurer only recently began reporting claims information. Since claims incurred by this entity are not available for the years prior to 2007, they have been omitted from all figures and tables in this report.

Additional information is derived from the Page 19 supplement to the annual statement. These data contain information about market segment, volume of business, market share, losses and expenses.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1st, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned

premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Defense and cost containment expenses: The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony.

Adjusting and other expenses: Additional expenses associated with administering a claim, such as salaries for claims personnel and overhead.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

Calculating profitability Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2008 are reproduced in this report. The 2009 figure was calculated by the DIFP in accordance with the NAIC formula.

Claim Counts

Claim: For purposes of this report, a *claim* corresponds to each malpractice coverage implicated in a malpractice action. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim. Reopened claims are counted twice, first as the original claim and second as a new claim reported in the year the claim is reopened. Lastly, multiple policies covering the same individuals will be reported as separate claims. While this method of counting is an essential part of the structure of the DIFP data, it is clearly not optimal in that instances of double-counting for the same incident may occur.

Defendant The tables presenting data by defendant count all claims against a single defendant arising from the same allegation(s) as a single claim, regardless of the number of policies covering the individual. Cases that are closed and later reopened are not double-counted.

Occurrence: An occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party, regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Data presented by occurrence treats all related claims and medical practitioners involved in a given injury as a single event.

Historically, the DIFP has had no method of identifying occurrences within the database, since the data contained no unique identifier that would relate each claim to a common occurrence. Building on efforts of recent years, the DIFP recoded a subset of the data based on

the gender and date of birth of the injured party, and the date of injury. The data were then subject to considerable manual inspection, and were recoded where necessary based on the names and residencies of the involved parties, and place of injury. We are confident that the results have a very high degree of reliability, with error rates well below 1 percent. See the section below entitled *New Additions to the Medical Malpractice Report* for further discussion.

Additional information about different methods of counting claims, and the advantages and disadvantages of each method, is presented below.

Claims Reported: The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

Claims Closed: The number of claims brought to final settlement during the course of a year.

Claims Paid: Claims closed with an indemnity payment to the claimant.

Claims Pending: Total number of claims open at year end, regardless of when the claims were first reported.

Average Indemnity: The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the sixth consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 77.6 percent of earned premium in 2009. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri

produced a return on net worth of 18.9 percent in 2008. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 19.3 percent of net worth in 2009 (pages 6-7).

Incurred claims declined from \$126.6 million to \$38.5 million between 2004 and 2008, but increased to \$67.7 million in 2009. The loss ratio (claims incurred / premium earned) was 33.4 percent in 2009. Defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased from \$81.2 million to \$39.4 million between 2005 to 2008, and decreased further to \$36.2 million in 2009 (page 6).

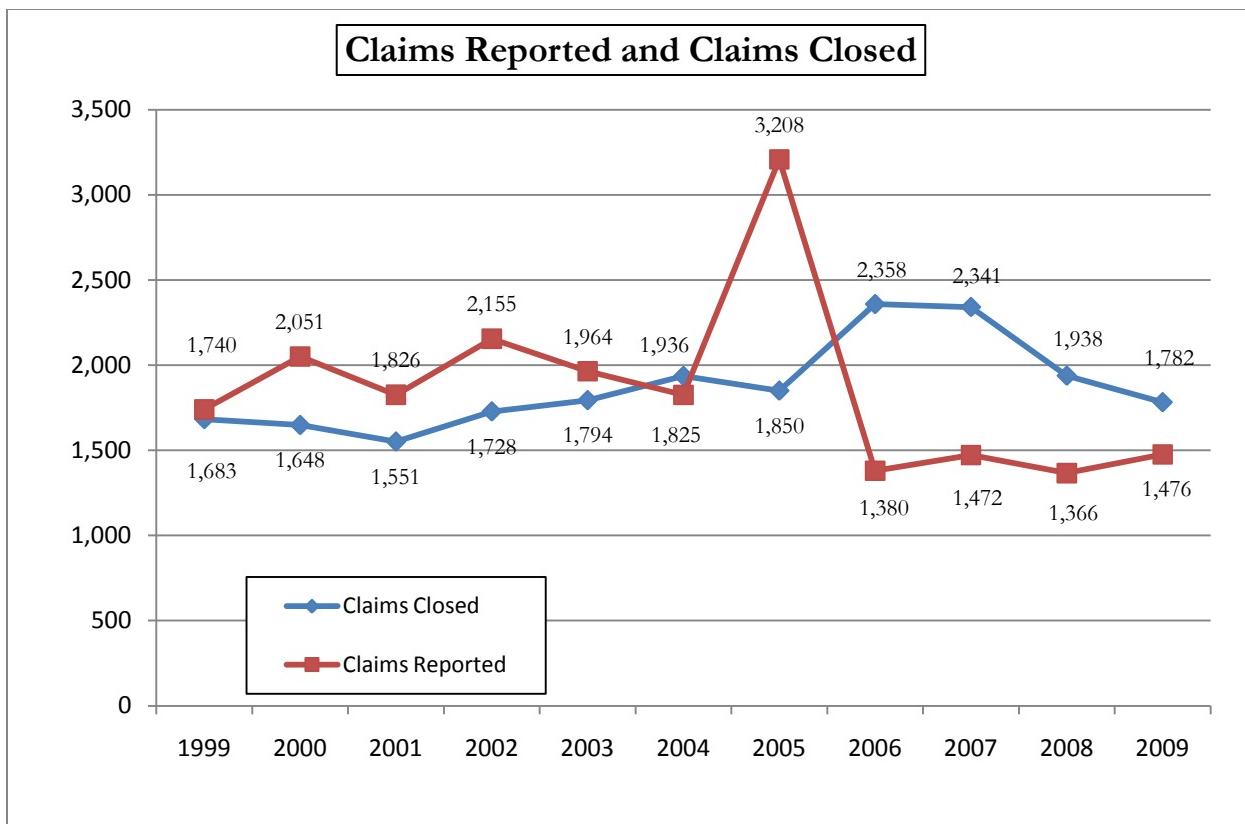
For the licensed market,¹ claim payments and costs incurred on new claims increased in 2009. Claim *payments* made in 2009, typically for claims opened in prior years, increased by over 45 percent to \$76.9 million. Claim costs *incurred* in 2009, representing primarily insurers' expectations of future payouts on pending claims, increased 76.6 percent to \$47.0 million. Earned premium declined by 4.9 percent (page 8). For physicians and surgeons, excluding other insured classes such as dentists, nurses, clinics and hospitals, paid claims increased from \$41.0 million to \$45.9 million in 2009, while incurred claims increased from \$14.1 million to \$21.9 million. While incurred claims increased over the prior year, losses in 2009 were only 17.8% of the period high of \$122.9 million in 2002 (page 11).

New Claims Reported and Claims Closed

■ **After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years.** Aside from the anomalous 2005 spike in new claims, the number of claims reported has declined substantially in recent years.

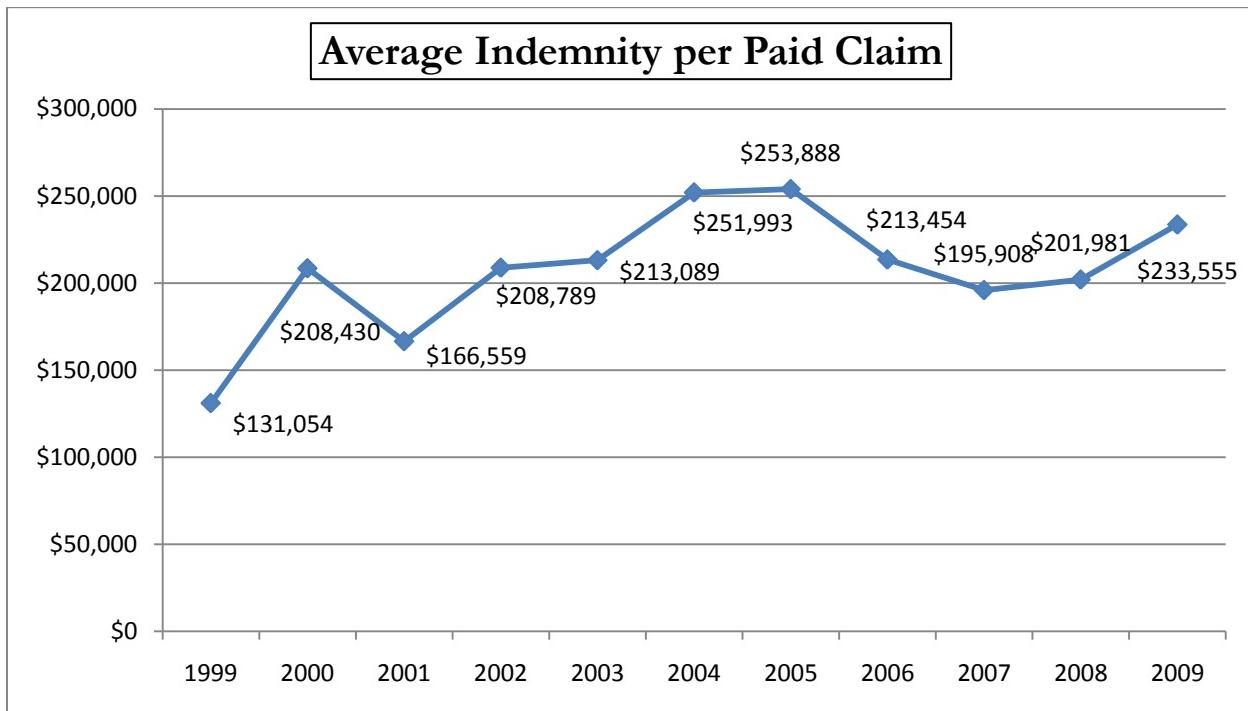
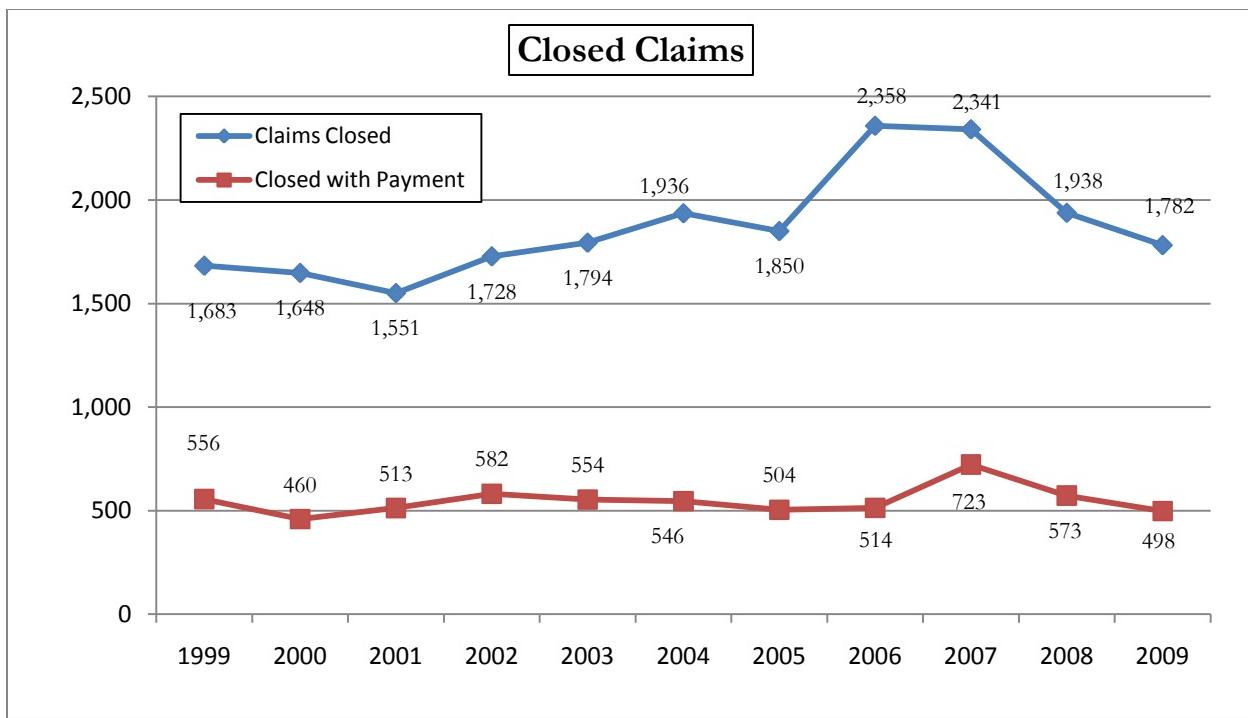
Newly reported claims declined rapidly after 2005, decreasing from 3,208 to 1,476 in 2009, a level well below the historical average. The elevated number of new claims in 2005 produced a temporary increase in claims closed during the several years subsequent to 2005. However, the number of claims closed declined in 2008 and again in 2009.

¹ That is, licensed insurers, excluding less-regulated surplus lines entities and risk retention groups.



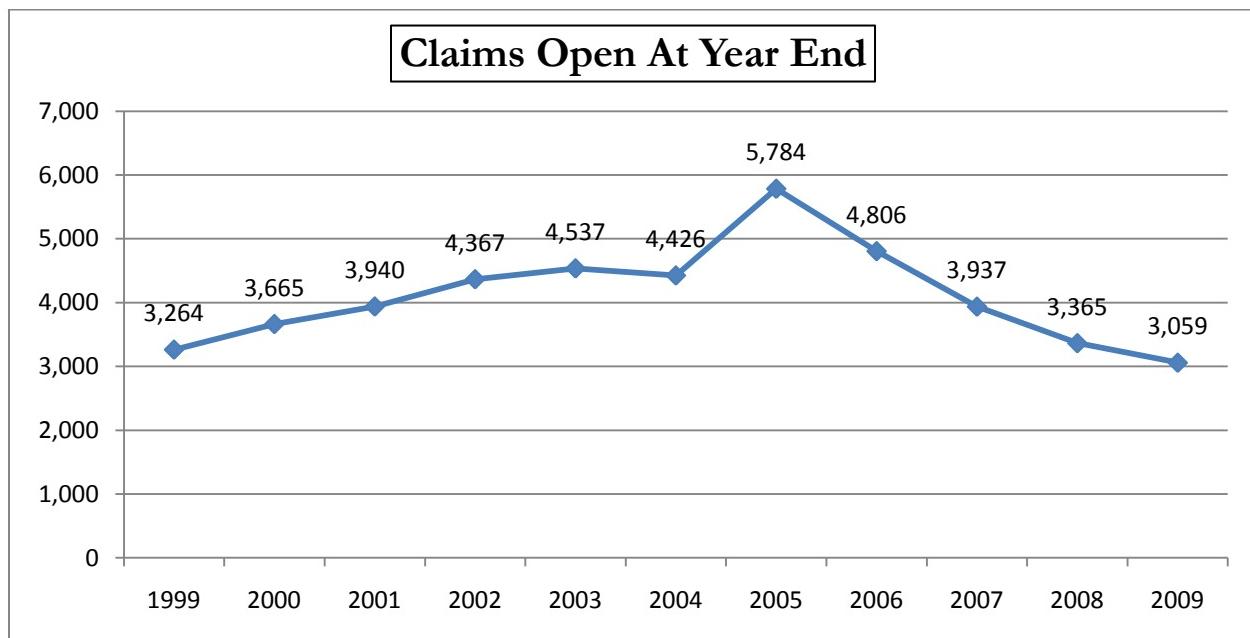
- After a significant increase in 2007, the number of paid claims declined in both 2008 and 2009 (page 21). Somewhat offsetting the reduction in the number of paid claims, the average award per paid claim increased in 2008 and 2009 (page 25).

Between 2006 and 2007 the number of paid claims increased from 514 to 723, but declined to 573 in 2008 and to 498 in 2009. Average awards increased in 2008 and again in 2009, but still remained well below the period high. Between 2005 and 2006, average awards declined by 15.9 percent, from \$253,888 to \$213,454, and by an additional 8.5 percent to \$195,908 in 2007. In 2008, average payments increased by 3.1 percent, and by an additional 15.6 percent in 2009, to \$233,555. In spite of the increase, the 2009 average is still below the period high of \$253,888. Average payments for physicians and surgeons declined by 7.4 percent between 2008 and 2009.



■ Pending claims, or the number of claims still open at the end of a year, declined substantially since 2005, and in 2009 reached the lowest level since 1993 (page 19).

As of 2004 (prior to the anomalous claim activity of 2005), the number of claims open at year end was 4,426. By 2009, this figure had declined to 3,059, representing the lowest number of pending claims in twenty-five years. The decline in pending claims, along with newly-reported claims, indicate declining claims pressure on insurer costs and are reflected in the positive profitability figures presented earlier.



Market Structure

The level of market concentration for physician and surgeons coverage has not changed significantly over the last 10 years. For the licensed market,² the top five writers controlled 70.2 percent of the market in 2009, down very slightly from 1999. For all malpractice coverage, the market share of the top 5 writers increased somewhat from 60.4% to 67.3%. Including surplus lines and excess writers, the market share of the largest 5 carriers declined from 54.7 percent to 51.8 percent over the same time period.

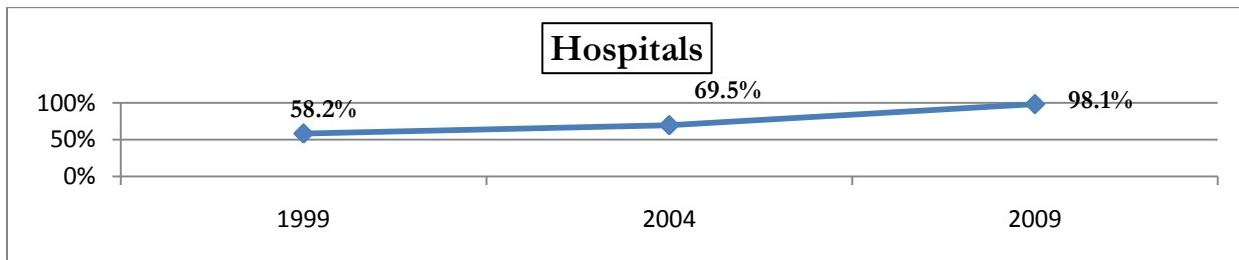
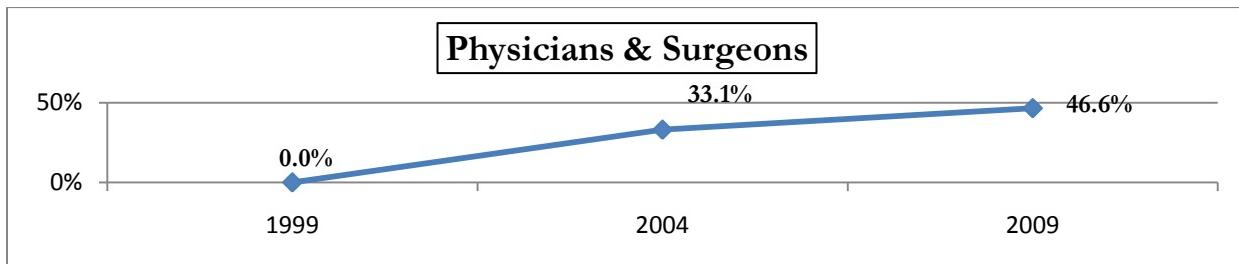
² That is, excluding the less regulated excess and surplus lines companies, which don't report data by medical malpractice sublines.

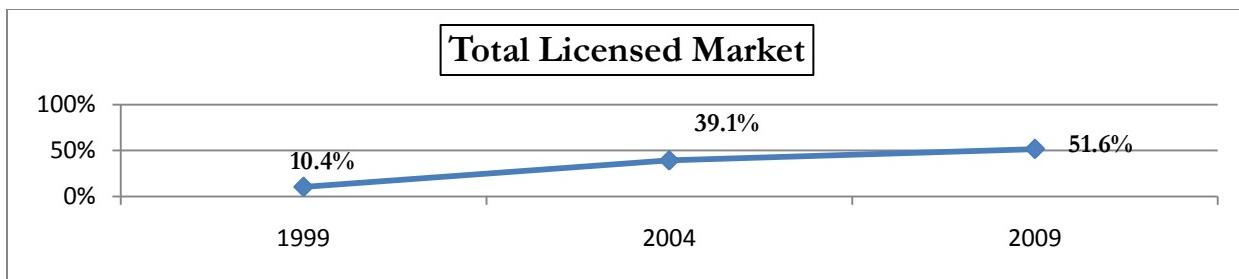
Market Share, Top 5 Writers		
All Medical Malpractice		
1999	2004	2009
54.7%	56.1%	51.8%

One significant change in the medical malpractice market in Missouri over the past 10 years is the growth of mutual malpractice insurers organized under chapter 383 RSMo (sometimes referred to as “383 companies”). These companies are permitted to assess their policyholders in the event that premiums are unable to cover losses. This mechanism of transferring risk is by design a substitute for strict capital and surplus requirements that govern more traditional insurers. For the same reason, 383 companies are not covered by the Missouri Property & Casualty Guarantee Fund.

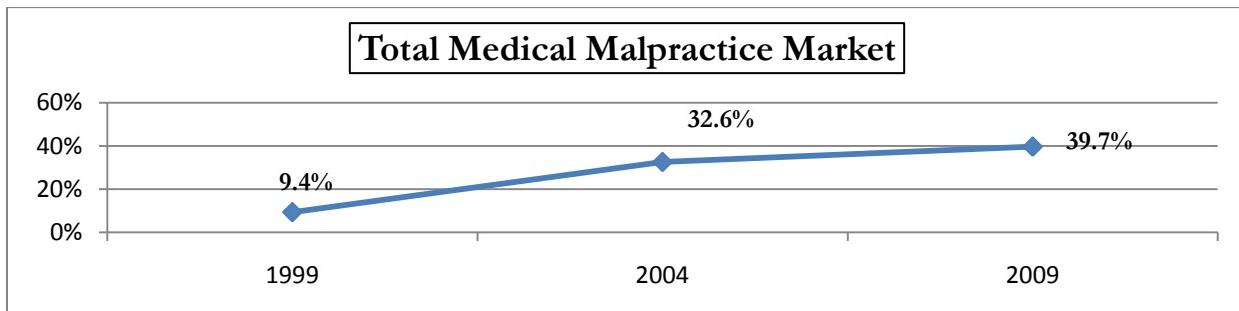
In 1999, there were no 383 companies with a significant market share in physician and surgeon coverage. By 2009, 383 companies were the largest writers of this coverage, with a 46 percent market share among licensed companies. Such companies controlled 98 percent of the hospital market. Including surplus and excess lines companies, 383 companies represented 39.7 percent of the total medical malpractice market.

Market Share, 1999 - 2009
Licensed Companies Only





All Companies, Including Excess and Surplus Lines Writers



■ Additions to the Medical Malpractice Report

Several new sections were recently added to the medical malpractice report. Most significantly:

1. **Claim vs. Occurrence** Data in this report are aggregated by three different methods: by occurrence, by defendant, and by claim. Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may be the subject of multiple related claims. Until recently, all data, such as average awards and the number of claims, were presented *per claim*, since the data did not possess a unique identifier to link claims associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information, and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to 2005, Missouri's cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a

way that, for a single claimant, multiple caps could be “stacked” based on multiple defendants associated with a single injury.³

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott* decision, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on *occurrence, defendant, and claims* basis greatly enhances the range of possible analyses. The comparison of the different methods of accounting for claims is presented in the following table.

Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician’s primary carrier reports a claim	1
				Physician’s excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital’s excess carrier reports a claim	1
Total	1		3		6

³ Assume a radiologist misread an x-ray, and an attending physician subsequently misread an x-ray. By the reasoning of the *Scott* decision, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

2. Nature and Substance of Malpractice Allegations In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements, additional categories were developed to capture more meaningful details about the nature of alleged medical errors. As part of the process of perfecting these categories, nearly 14,363 records were recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Data Aggregated by Occurrence

As discussed above, an “occurrence” represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. Data are also presented on a *per defendant* basis to correct for instances in which a single individual may be subject to multiple claims for the same allegation (if, say, both primary and excess insurers file a claim). Data aggregated on defendant and occurrence bases largely mirror the claim trends. A comparison of claims, defendants, and occurrences is displayed in the following table. **Note that claim counts presented here will not equal those presented in other sections of this report. This is because claims are considered closed in the year that the corresponding occurrence is closed, even if the actual individual claim was closed in an earlier year.**

Closed Medical Malpractice Cases Claims, Defendants, and Occurrences										
	Claims			Defendants			Occurrences			
Year Closed	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557	
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670	
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,177	438	\$151,029	
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975	
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793	
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203	
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564	
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049	
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044	
1999	1,622	567	\$135,016	1,538	558	\$137,193	1,045	480	\$159,487	
2000	1,738	487	\$211,039	1,613	472	\$217,745	1,033	391	\$262,854	
2001	1,572	503	\$171,244	1,475	496	\$173,660	936	392	\$219,734	
2002	1,663	533	\$205,432	1,572	523	\$209,360	1,011	444	\$246,611	
2003	1,709	560	\$211,850	1,631	550	\$215,701	984	445	\$266,597	
2004	1,872	540	\$237,925	1,757	533	\$241,050	1,044	426	\$301,595	
2005	1,814	506	\$266,006	1,689	495	\$270,823	1,003	400	\$336,498	
2006	2,206	528	\$229,225	2,073	522	\$231,860	1,171	437	\$276,959	
2007	2,396	706	\$186,851	2,250	695	\$189,809	1,277	580	\$227,443	
2008	2,095	603	\$199,460	1,968	593	\$202,824	999	458	\$262,608	
2009	1,803	485	\$245,853	1,683	474	\$251,559	923	391	\$308,800	

Additional data for occurrences is presented in the body of the report. Tables include information about the types of defendants involved in occurrences, and those most likely to be assessed some type of liability for each occurrence.

Nature and Substance of Allegations and Health Outcomes

All allegation and health-outcome data are presented on a *per-occurrence* rather than a *per-defendant* basis. Each occurrence represents a single claimant, regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and childbirth);
4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);

5. Pregnancy and childbirth;
6. Non-surgical treatment;
7. Intravenous and blood products; and
8. Allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

Allegations by Category 2002-2009		
Category	Paid	
	Occurrences	Occurrences
Surgery	32.4%	32.3%
Treatment	19.1%	16.4%
Diagnosis	18.9%	19.4%
Patient Safety	10.3%	12.6%
Medication	9.5%	8.2%
Pregnancy	6.9%	7.6%
Anesthesia	1.5%	1.6%
IV and Blood	1.4%	1.8%

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all paid occurrences. Of 2,321 adverse surgical outcomes with sufficient narrative detail to permit proper coding, 444 involved an unintentional cut, tear, or burn. Of these, 244 resulted in payments totaling \$71.9 million. The most common post-surgical adverse outcome was contraction of an infection, resulting in 285 occurrences, of which 92 resulted in payments of \$33.3 million. Additional adverse surgical outcomes, in order of prevalence, were allegations that a surgery was unnecessary, that the patient was not fully informed or risks, or simply that surgeries failed to achieve their intended result (324), the retention of surgical materials or other foreign bodies (156 occurrences), improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device (132), and improper closure of surgical site (100). Other surgical misadventures involved some other kind of injury sustained during surgery, such as injuries due to improper patient positioning, equipment malfunctions, the occurrence of a cardiovascular or respiratory event during surgery, and operations performed on the wrong body part or wrong patient.

Top Three Adverse Outcomes, by Category

Surgery – 2,321 Occurrences / 1,024 Paid Occurrences / Average Indemnity = \$224,760

1. Unintentional cut, tear or burn (444)
2. Unnecessary surgery / lack of informed consent (324)
3. Contraction of infection (285)

Anesthesia – 111 Occurrences / 51 Paid Occurrences / Average Indemnity = \$382,162

1. Error during intubation (58)
2. Respiratory or cardiovascular event (other than allergic reaction) (21)
3. Allergic or other negative reaction to anesthesia (10)

Medication - 679 Occurrences / 260 Paid Occurrences / Average Indemnity = \$173,222

1. Negative side-effect of medication, excluding allergic reactions (347)
2. Wrong medication (121)
3. Wrong dosage (106)

This year, the DIFP has begun tracking medications involved in malpractice allegations. For patients alleging an adverse reaction to a given medication, excluding allergic reactions, by far the most common were medications to treat cognitive and affective disorders (98 occurrences). Such medications accounted for slightly over 40 percent of all such allegations, though only one claim resulted in a payout.

Medications Associated With Adverse Reactions (Excluding Allergic Reactions) 2002-2009			
Medication Type	% of Occurrences	% of Paid Occurrences	
Steroids	2.8%	10.7%	
Ulcer & digestive medications	0.8%	3.6%	
Anti-coagulants	15.8%	39.3%	
Heart failure & rhythm regulation	2.4%	0.0%	
Hypertension control medications	1.6%	0.0%	
Weight loss	10.1%	0.0%	
All topical medications	0.4%	0.0%	
Adrenaline & related	0.4%	3.6%	
Pain management- non-narcotic	4.0%	0.0%	
Pain management - narcotic	6.5%	7.1%	

Medications Associated With Adverse Reactions (Excluding Allergic Reactions) 2002-2009		
Medication Type	% of Occurrences	% of Paid Occurrences
Sedatives & relaxants	1.2%	3.6%
Chemotherapy & cancer agents	1.2%	0.0%
Cholesterol management agents	2.8%	3.6%
Hormonal medications	0.4%	0.0%
Vaccines	0.4%	0.0%
Behavioral	41.7%	3.6%
Diabetes agents	1.6%	7.1%
Immunity related medications	0.8%	3.6%
Antibiotics	2.4%	10.7%
Antifungal	0.4%	0.0%
Antiparasitic agents	0.4%	3.6%
Anti-inflammatory - excluding steroids	1.6%	0.0%

Diagnosis – 1,356 Occurrences / 616 Paid Occurrences / Average Indemnity = \$388,562

The most common misdiagnosed conditions were:

1. Cancer (312)
2. Traumatic injuries (204)
3. Digestive conditions (107)

Pregnancy and childbirth – 492 Occurrences / 541 Paid Occurrences / Average Indemnity = \$679,921

1. Injury due to intrauterine hypoxia (69)
2. Injury due to shoulder dystocia (60)
3. Failure to treat placental disorders (35)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

Treatment (Non-Surgical) – 1,368 Occurrences / 518 Paid Occurrences / Average Indemnity = \$219,770

1. Pressure ulcers during course of treatment (161)
2. Cut, puncture, tear or burn (151)
3. Injury during physical therapy (107)

IV and Blood Products – 102 Occurrences / 56 Paid Occurrences / Average Indemnity = \$87,045

1. IV infiltration incidents (54)
2. Cut, puncture or tear (12)
3. Infection (9)

Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment – 738 Occurrences / 400 Paid Occurrences / Average Indemnity = \$126,180

1. Fall while on premises or under care (408)
2. Injury during lifting, transporting, or repositioning (58)
3. Other traumatic injury on premises or under care (38)

Other allegations related to patient safety include breach of patient confidentiality (37), failure to prevent acts of self-harm, including suicide (32), assault by 3rd party (29), sexual misconduct (26), other improper (legal, moral, or ethical) conduct (19), assault by staff (16), and failure to warn of health hazard (12).

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Claims by Initial Health Condition and Patient Outcomes

Among allegations related to surgery, musculoskeletal conditions were by far the most common (535, of which 204 were spinal conditions). For diagnostic-related allegations, prevalent conditions were various cancers (318, including breast cancer (70), cancer of the respiratory system (61), and cancer of the digestive organs (39)). Also prevalent among diagnostic-related allegations are cardiovascular conditions (289).

The final tables in Section VIII display data on health outcomes attributable to an alleged error. A total of 7,397 occurrences contained information with sufficient narrative detail to permit coding for injury severity. Of non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 347 occurrences. The lowest payouts are associated with cases with no allegation of physical injury. Average payouts for individuals

suffering only emotional distress was \$29,847. At the other extreme, several outcomes had average payouts in excess of \$1 million: quadriplegia (\$1.9 million), contraction of meningitis (\$1.6 million), progression of meningitis (\$2.3 million), cerebral palsy (\$1.6 million), comas (\$1.1 million), and paraplegia (\$1.0 million). Injuries with payouts exceeding \$500,000 include the loss of two or more limbs (\$533,677), brachial plexus disorders (\$549,104), and blindness (\$950,343). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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• Market Trends:	
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**Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1998-2009**

Year	Market	Premium	Percent of	Premium	Percent of
		Written	Written Market	Earned	Earned Market
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	
2007	Licensed	\$169,414,625	78.2%	\$173,191,830	78.1%
	Non-Admitted	\$47,184,656	21.8%	\$48,424,897	21.9%
	Total	\$216,599,281		\$221,616,727	
2008	Licensed	\$164,271,452	79.4%	\$167,197,843	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,250,769	20.6%
	Total	\$206,807,163		\$210,448,612	
2009	Licensed	\$155,867,385	76.9%	\$159,189,839	78.6%
	Non-Admitted	\$46,726,926	23.1%	\$43,250,769	21.4%
	Total	\$202,594,311		\$202,440,608	

Market Share, 2007 and 2009
All Insurers With At Least 0.1% Market Share During Either 2007 or 2009

Company	Licensed Insurers		Non-Admitted Insurers		2007	2009
	2007	2009	Company	2007		
Missouri Professionals Mutual	19.0%	19.8%	Lexington Ins Co	1.1%	4.2%	
Missouri Hospital Plan	13.5%	12.8%	Homeland Ins Co of NY	0.3%	1.7%	
Proassurance Indemnity Company Inc	8.8%	6.8%	Saint Lukes Health System RRG	1.6%	1.6%	
Medical Protective Company	7.2%	6.7%	Evanston Ins Co	1.8%	1.4%	
Medical Liability Alliance	4.1%	5.6%	Columbia Casualty Co	1.9%	1.1%	
Physicians Professional Indemnity As	4.3%	3.5%	Hudson Specialty Ins Co	2.2%	1.0%	
Missouri Doctors Mutual Insurance Co	2.1%	2.6%	Health Care Industry Liability Reciprocal Ins	1.1%	1.0%	
Intermed Insurance Company	3.2%	2.4%	Princeton Excess & Surplus Lines Ins	1.0%	1.0%	
Preferred Professional Insurance Com	1.1%	1.9%	National Guardian RRG Inc	0.8%	1.0%	
Doctors Company An Interins Exchange	2.0%	1.8%	Caring Communities Reciprocal RRG	0.7%	0.9%	
American Casualty Company Of Reading	1.5%	1.5%	Emergency Physicians Insurance Co RRG	0.3%	0.9%	
Preferred Physicians Medical RRG Inc	1.4%	1.4%	Steadfast Ins Co	0.7%	0.9%	
Professional Liability Insurance Com	2.0%	1.2%	Illinois Union Ins Co	0.6%	0.8%	
Galen Insurance Company	1.2%	1.2%	Darwin Select Ins Co	0.3%	0.8%	
Kansas Medical Mutual Insurance Comp	1.1%	1.1%	Admiral Ins Co	0.5%	0.5%	
National Union Fire Insurance Company	1.2%	0.8%	Ophthalmalic Mutual Ins Co RRG	0.6%	0.5%	
Podiatry Insurance Company Of America	0.7%	0.7%	Landmark America Ins Co	0.5%	0.5%	
Professional Solutions Insurance Com	0.5%	0.7%	Oceanus Ins Co A RRG	0.3%	0.4%	
NCMIC Insurance Company	0.6%	0.7%	OMS National Ins Co RRG	0.3%	0.4%	
Medicus Insurance Company	0.0%	0.6%	National Fire & Marine Ins Co	0.4%	0.3%	
Physicians Insurance Mutual	0.0%	0.6%	American Safety Indemnity Co	0.0%	0.3%	
Ace American Insurance Company	0.3%	0.5%	Southwest Physicians RRG Inc	0.2%	0.2%	
Chicago Insurance Company	0.4%	0.4%	Arch Specialty Ins Co	2.3%	0.2%	
Keystone Mutual Insurance Company	0.0%	0.3%	Ironshore Specialty Ins Co	0.0%	0.2%	
Pharmacists Mutual Insurance Company	0.2%	0.2%	Emergency Medicine RRG Inc	0.1%	0.1%	
Church Mutual Insurance Company	0.1%	0.2%	Aspen Specialty Ins Co	0.0%	0.1%	
Darwin National Assurance Company	0.1%	0.2%	Interstate Fire & Casualty Co	0.1%	0.1%	
Cincinnati Insurance Company The	0.8%	0.1%	Western World Ins Co	0.2%	0.1%	
Continental Casualty Company	-0.4%	0.1%	Landmark Ins Co	0.1%	0.1%	
Ismie Mutual Insurance Company	0.1%	0.0%	Everest Indemnity Ins Co	0.3%	0.1%	
Zurich American Insurance Company	0.1%	0.0%	Essential RRG Inc	0.8%	0.0%	
Health Care Indemnity Inc	0.2%	-0.1%				

Market Share - Physicians & Surgeons Coverage
(Companies with greater than 0.1% market share in either 2007 or 2009)
Licensed Insurers*

Company	2007	2009
Missouri Professionals Mutual	32.7%	34.5%
Proassurance Indemnity Company Inc	14.2%	10.9%
Medical Protective Company	10.2%	9.4%
Medical Liability Alliance	6.8%	9.3%
Physicians Professional Indemnity Association	7.5%	6.2%
Missouri Doctors Mutual Insurance Company	3.7%	4.5%
Intermed Insurance Company	5.1%	3.8%
Preferred Professional Insurance Company	1.9%	3.4%
Doctors Company An Interins Exchange	3.5%	3.2%
Preferred Physicians Medical RRG Inc	2.4%	2.4%
Professional Liability Insurance Company Of America	3.5%	2.1%
Galen Insurance Company	2.0%	2.0%
Kansas Medical Mutual Insurance Company	1.9%	1.9%
Podiatry Insurance Company Of America	1.3%	1.3%
Professional Solutions Insurance Company	0.8%	1.1%
Medicus Insurance Company	0.0%	1.1%
Physicians Insurance Mutual		1.0%
National Union Fire Insurance Company Of Pittsburgh PA	1.5%	0.9%
Keystone Mutual Insurance Company		0.5%
Darwin National Assurance Company	0.2%	0.3%
Onebeacon Insurance Company	0.1%	0.2%
Ismie Mutual Insurance Company	0.2%	0.0%
Continental Casualty Company	0.2%	0.0%

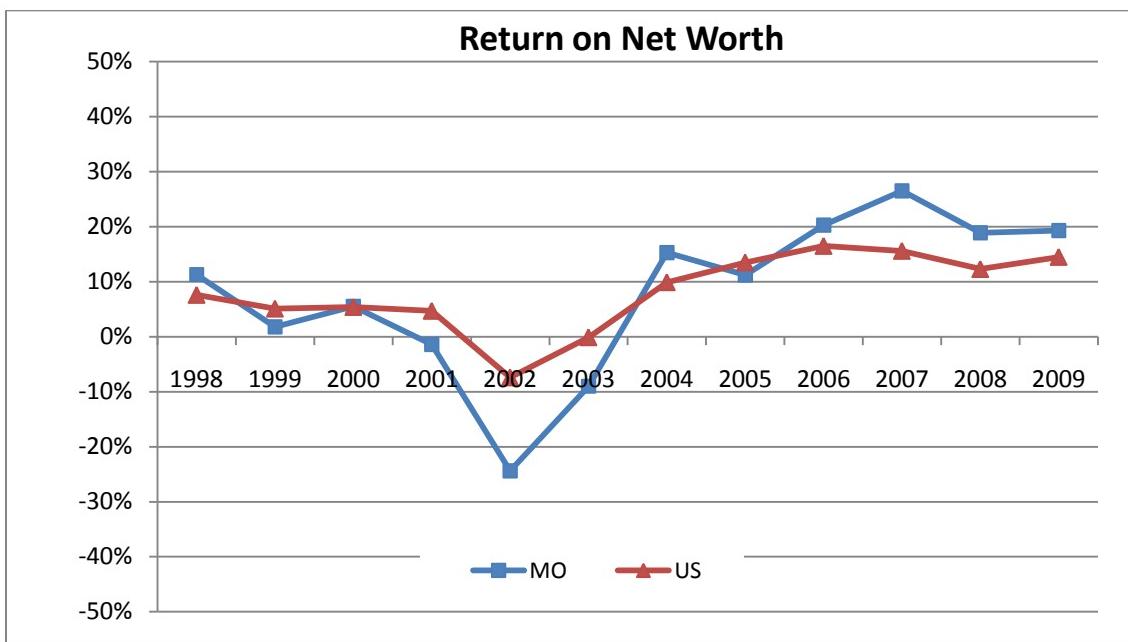
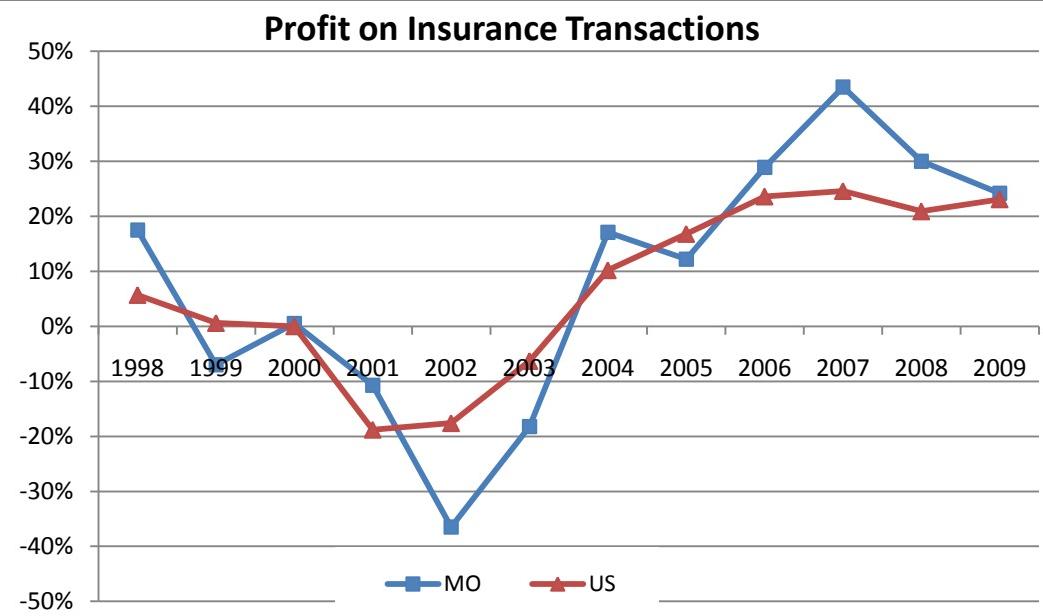
*Data are unavailable for non-admitted carriers that provide physicians and surgeons coverage.

Medical Malpractice Profitability in Missouri, 1993-2009*							
All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.8%	26.4%	77.6%	24.2%	19.3%

*Expenses include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment income, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures take directly from the state page.

Medical Malpractice Profitability US and Missouri, 1998 - 2009												
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Profit on Insurance Transactions												
MO	17.5%	-7.0%	0.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	28.9%	43.5%	30.0%	24.2%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	24.6%	20.9%	23.1%
Return on Net Worth												
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	26.5%	18.9%	19.3%
US	7.6%	5.1%	5.4%	4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	15.6%	12.3%	14.5%

Source: Data year 1993-2008 are from the NAIC, *Profitability by Line by State*. Data year 2009 is produced by the DIFP as a preliminary estimate based on the NAIC formula.



Licensed Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687
2007	169,414,624	79,077,894	173,191,830	21,078,129	30,589,894	9,919,356	12,054,024	1,745,597
2008	164,271,453	52,799,665	167,197,841	26,633,904	30,723,882	12,650,632	11,734,877	1,954,845
2009	155,867,385	76,864,434	159,189,836	47,022,583	23,444,743	12,713,160	11,147,292	1,966,249

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1995	53.60%	51.03%	26.22%	8.49%	85.75%
1996	65.31%	95.52%	28.91%	8.07%	132.50%
1997	54.28%	53.25%	12.25%	8.38%	73.88%
1998	86.36%	54.52%	21.46%	9.80%	85.78%
1999	67.90%	72.97%	37.22%	11.35%	121.54%
2000	68.75%	70.74%	31.96%	10.91%	113.61%
2001	70.34%	81.46%	26.29%	14.49%	122.24%
2002	63.21%	107.57%	27.77%	12.55%	147.90%
2003	44.91%	96.67%	37.16%	7.99%	141.82%
2004	53.57%	49.72%	22.46%	7.42%	79.60%
2005	40.82%	46.03%	34.87%	7.84%	88.74%
2006	37.65%	33.74%	28.37%	11.06%	73.17%
2007	46.68%	12.17%	17.66%	13.70%	43.53%
2008	32.14%	15.93%	18.38%	15.75%	50.06%
2009	49.31%	29.54%	14.73%	16.22%	60.49%

Data based on state page and does not include expense items that are not reported by line or by state.

Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment		Commission and Brokerage Expenses	Taxes and Fees
					Expenses Incurred	Dividends		
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786
2007	47,184,656	9,968,066	48,424,897	10,109,947	6,409,250	200,498	3,599,954	309,966
2008	42,535,711	11,435,862	43,250,769	12,651,844	4,214,592	243,800	4,655,756	363,755
2009	46,726,926	13,656,308	43,664,739	20,659,398	4,536,074	510,763	4,037,875	367,119

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%
2005	25.05%	64.10%	14.02%	8.50%	86.62%
2006	43.31%	22.91%	5.04%	7.89%	35.84%
2007	21.13%	20.88%	13.24%	8.49%	42.60%
2008	26.89%	29.25%	9.74%	12.17%	51.17%
2009	29.23%	47.31%	10.39%	11.26%	68.96%

Data based on state page and does not include expense items that are not reported by line or by state.

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$118,194,985	\$62,853,046	53.2%	\$122,240,889	\$61,756,820	50.5%	-3.0%
1996	\$118,095,604	\$76,913,780	65.1%	\$123,401,931	\$117,608,550	95.3%	-0.1%
1997	\$101,850,006	\$55,287,687	54.3%	\$101,923,637	\$54,273,811	53.2%	-13.8%
1998	\$81,659,276	\$70,653,953	86.5%	\$88,559,722	\$48,185,927	54.4%	-19.8%
1999	\$94,908,930	\$63,975,010	67.4%	\$93,676,069	\$68,353,073	73.0%	16.2%
2000	\$92,838,702	\$63,822,270	68.7%	\$91,969,348	\$65,056,683	70.7%	-2.2%
2001	\$109,081,421	\$76,730,820	70.3%	\$97,027,590	\$79,027,069	81.4%	17.5%
2002	\$171,916,338	\$108,669,530	63.2%	\$156,106,364	\$167,928,369	107.6%	57.6%
2003	\$186,479,369	\$83,749,885	44.9%	\$169,970,363	\$164,309,442	96.7%	8.5%
2004	\$205,581,129	\$110,138,156	53.6%	\$202,933,059	\$100,898,894	49.7%	10.2%
2005	\$190,032,878	\$77,579,894	40.8%	\$192,382,331	\$88,557,355	46.0%	-7.6%
2006	\$189,392,763	\$71,311,677	37.7%	\$191,945,065	\$64,755,507	33.7%	-0.3%
2007	\$169,414,625	\$79,077,895	46.7%	\$173,191,830	\$21,078,113	12.2%	-10.5%
2008	\$164,271,452	\$52,799,664	32.1%	\$167,197,843	\$26,633,906	15.9%	-3.0%
2009	\$155,867,385	\$76,864,434	49.3%	\$159,189,839	\$47,022,591	29.5%	-5.1%

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.4%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.5%	20.9%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.0%	-36.9%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.0%	107.2%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.2%	18.6%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.9%	34.6%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.5%	22.3%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.1%	1.5%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.1%	3.4%
2006	\$49,120,606	\$21,272,422	43.31%	\$48,388,148	\$11,085,405	22.9%	15.7%
2007	\$47,184,656	\$9,968,066	21.13%	\$48,424,897	\$10,109,947	20.9%	-3.9%
2008	\$42,535,711	\$11,435,862	26.89%	\$43,250,769	\$12,651,844	29.3%	-9.9%
2009	\$46,857,733	\$26,507,125	56.57%	\$43,862,648	\$47,916,060	109.2%	10.2%

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1998-2002	1999-2003	2000-2004	2001-2005	2002-2006	2003-2007	2004-2008	2005-2009
Physicians	87.2%	20.4%	85.4%	77.5%	71.1%	53.0%	38.4%	22.5%
Dentists	26.2%	16.0%	10.3%	13.1%	11.5%	14.8%	32.8%	34.8%
Nurses	33.9%	32.8%	43.4%	8.3%	1.9%	24.5%	22.6%	10.1%
Hospitals	67.3%	77.9%	67.0%	67.8%	43.5%	24.5%	15.7%	8.8%
Other	90.9%	157.6%	102.4%	76.4%	79.2%	72.6%	17.9%	41.9%
Total	81.3%	89.5%	80.4%	73.4%	64.2%	47.2%	32.5%	21.9%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$83,826,962	\$50,848,450	60.7%	\$88,245,253	\$51,227,401	58.1%	-3.2%
1996	\$77,903,125	\$60,925,814	78.2%	\$83,119,750	\$94,193,143	113.3%	-7.1%
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	-19.4%
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.8%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.8%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$3,828,876	\$1,456,855	38.0%	\$3,727,901	-\$389,166	-10.4%	-1.7%
1996	\$3,691,741	\$961,741	26.1%	\$3,623,282	\$1,182,304	32.6%	-3.6%
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	-1.9%
1998	\$3,387,756	\$1,454,934	42.9%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$528,556	\$10,000	1.9%	\$440,246	\$127,213	28.9%	-52.2%
1996	\$1,330,065	\$239,635	18.0%	\$1,350,429	-\$1,249,275	-92.5%	151.6%
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	7.6%
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

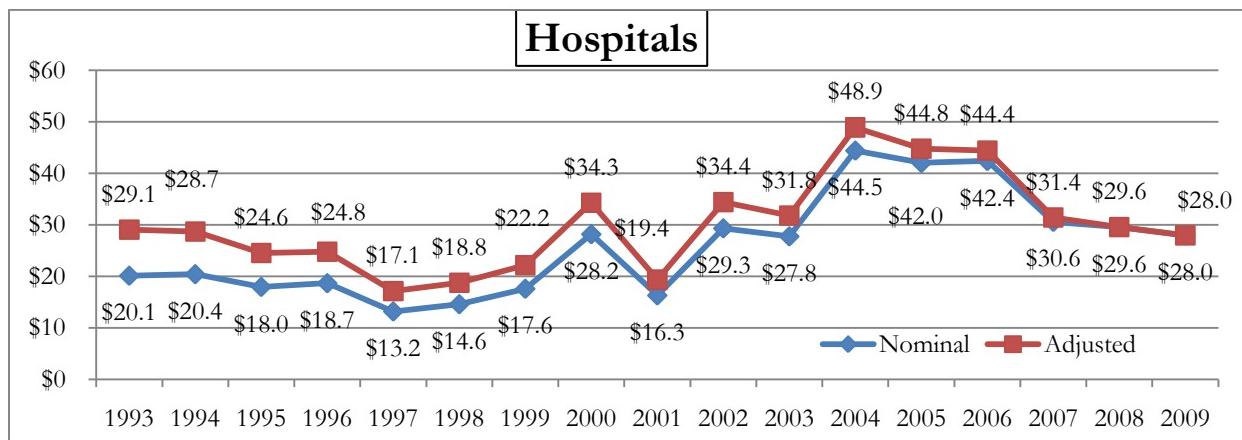
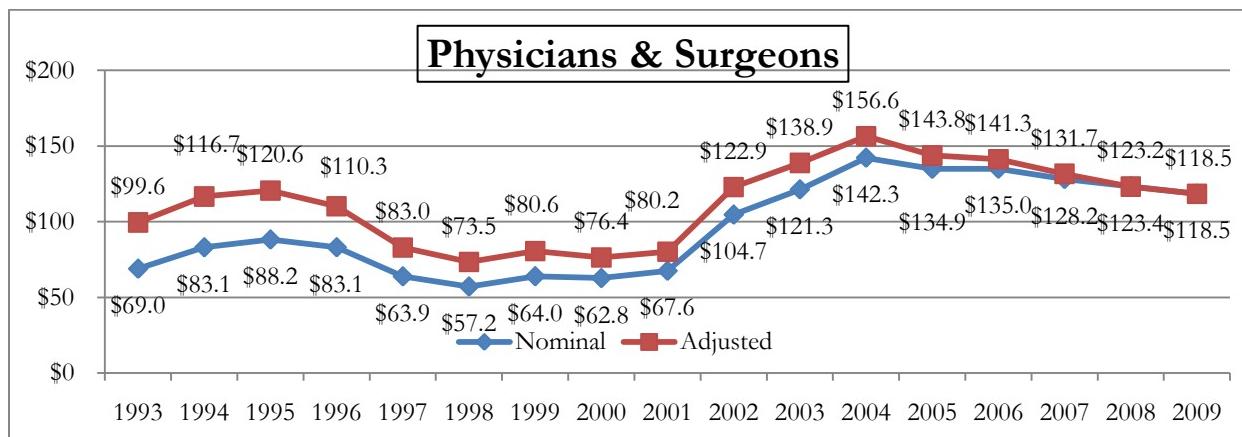
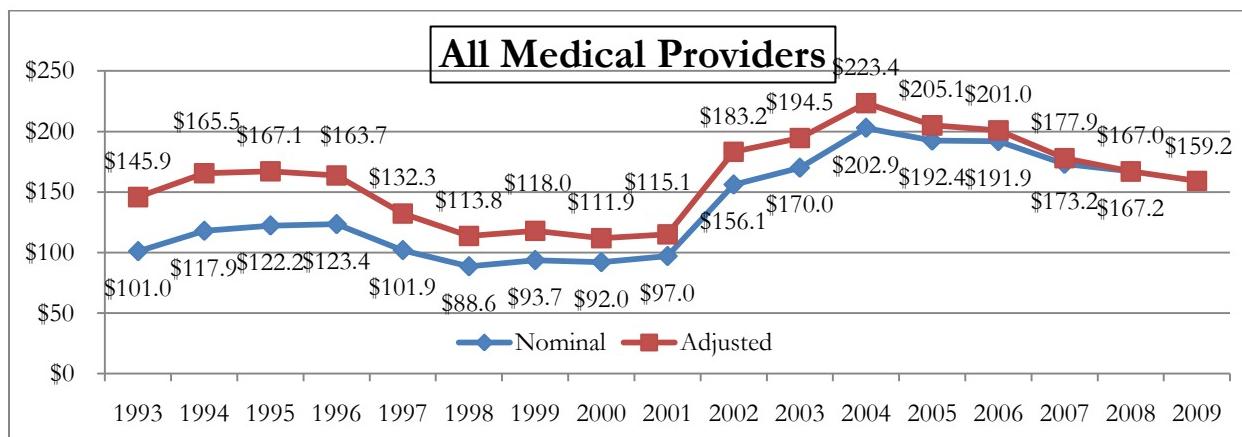
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$17,393,352	\$7,023,734	40.4%	\$17,964,409	\$5,512,291	30.7%	-11.9%
1996	\$17,267,056	\$9,077,866	52.6%	\$18,681,963	\$17,092,106	91.5%	-0.7%
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	-11.7%
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%

MEDICAL MALPRACTICE FINANCIAL RESULTS

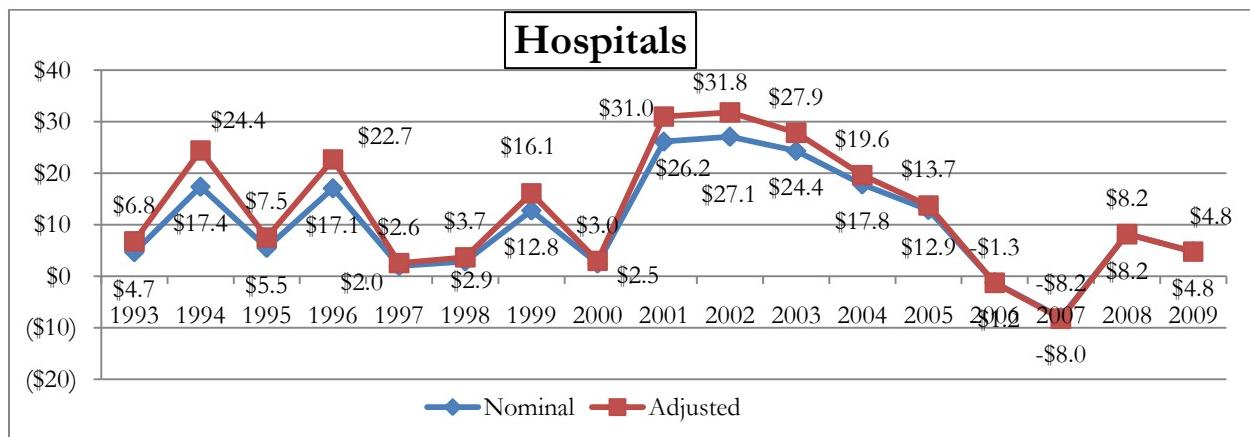
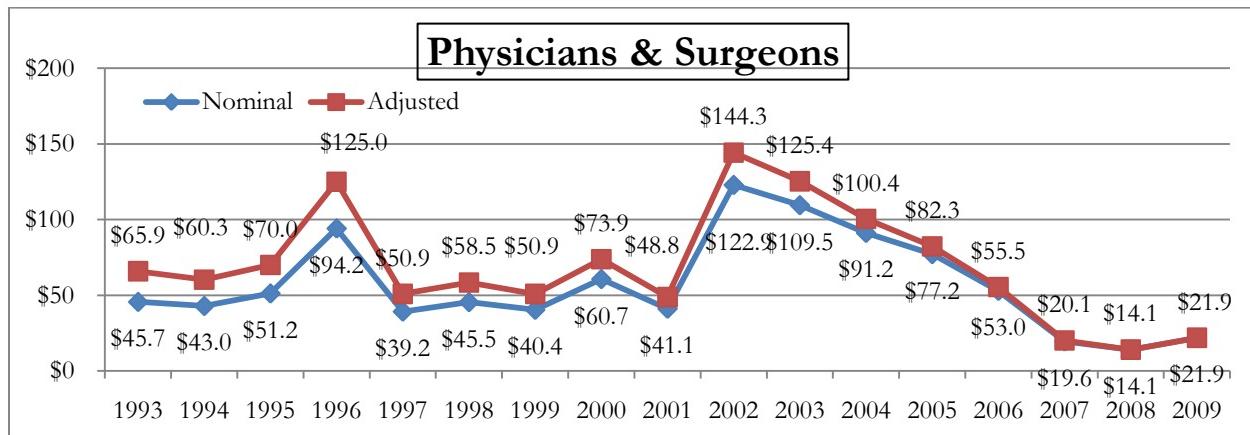
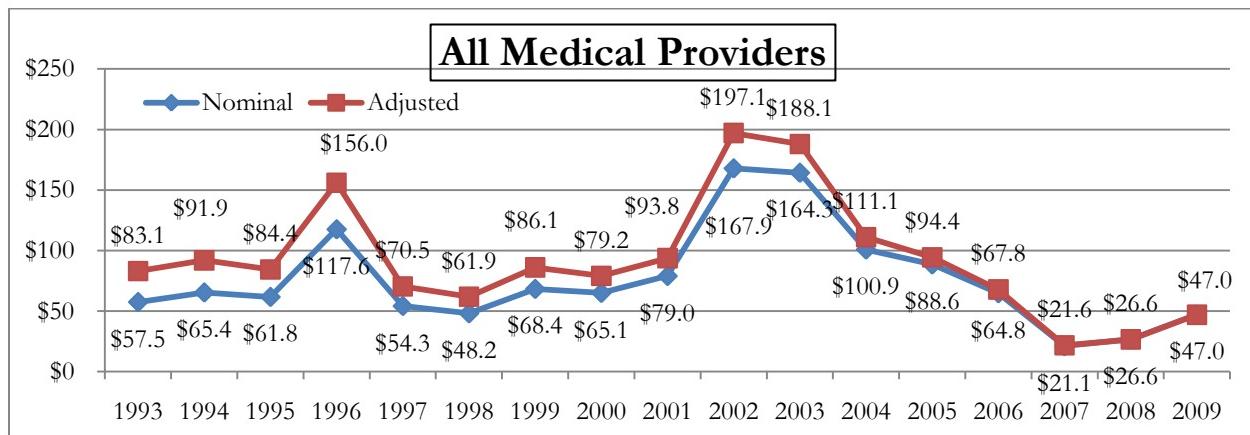
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1995	\$12,617,239	\$3,514,007	27.9%	\$11,863,080	\$5,279,081	44.5%	19.1%
1996	\$17,903,617	\$5,708,724	31.9%	\$16,626,507	\$6,390,272	38.4%	41.9%
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	4.8%
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%

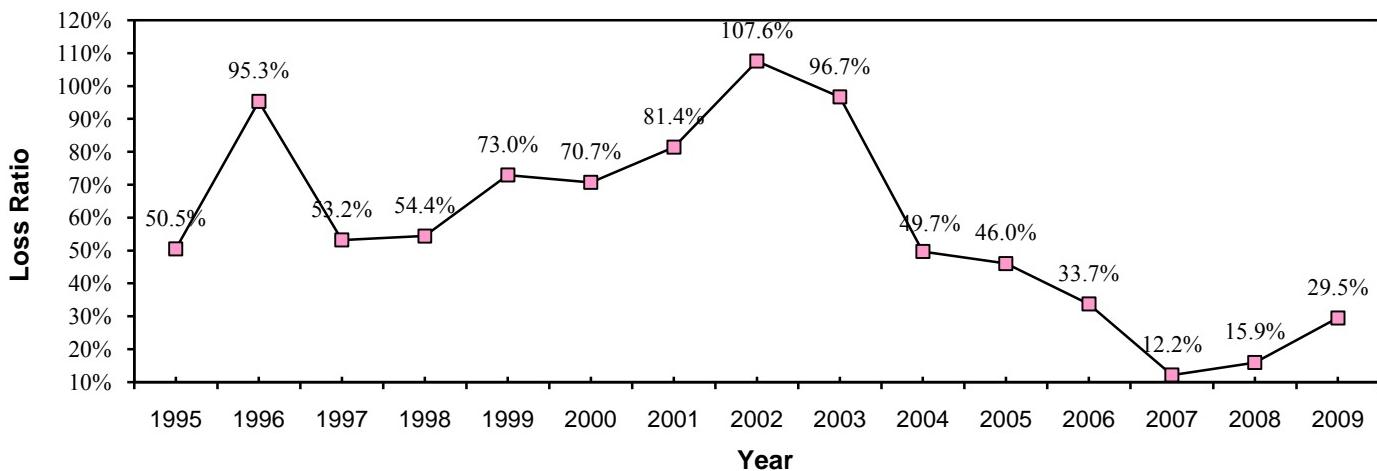
Medical Malpractice
Nominal and Inflation Adjusted Earned Premium (in Millions, 2009 Dollars)



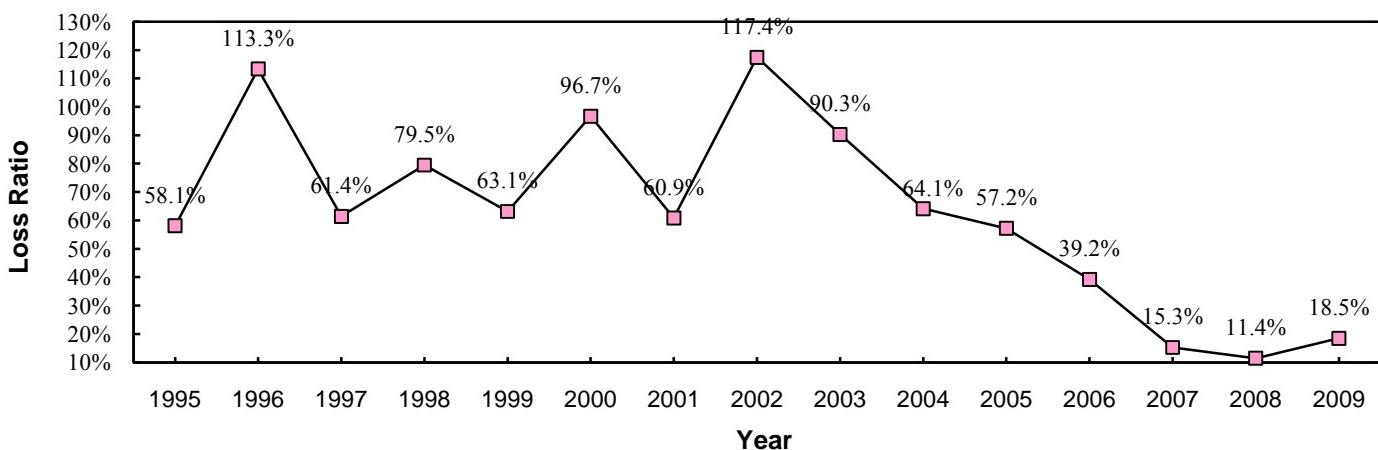
Medical Malpractice
Nominal and Inflation Adjusted Incurred Losses (in Millions, 2009 Dollars)



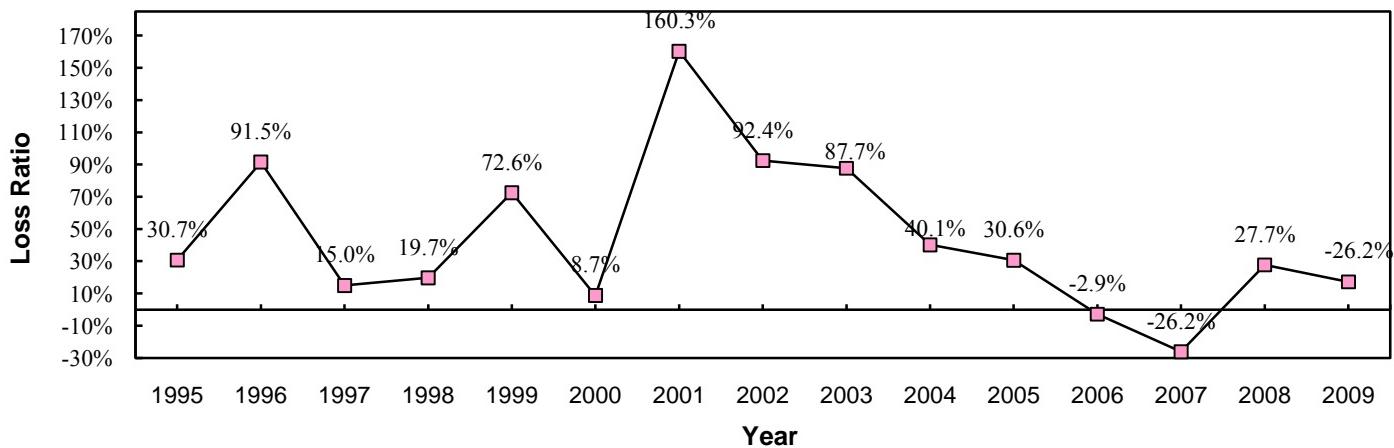
Missouri Loss Ratio
All Medical Care Providers



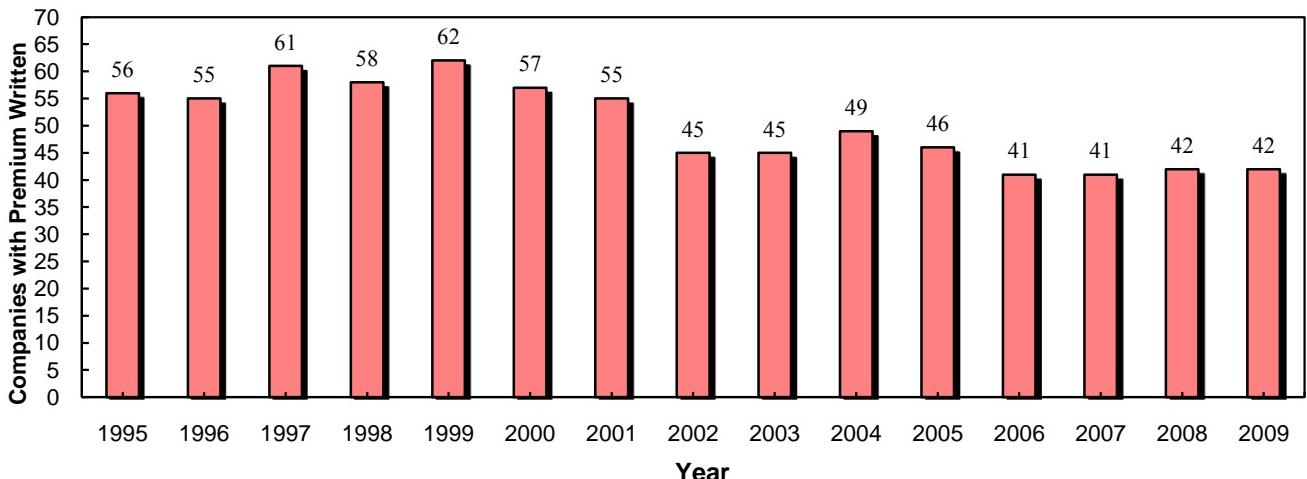
Physicians & Surgeons



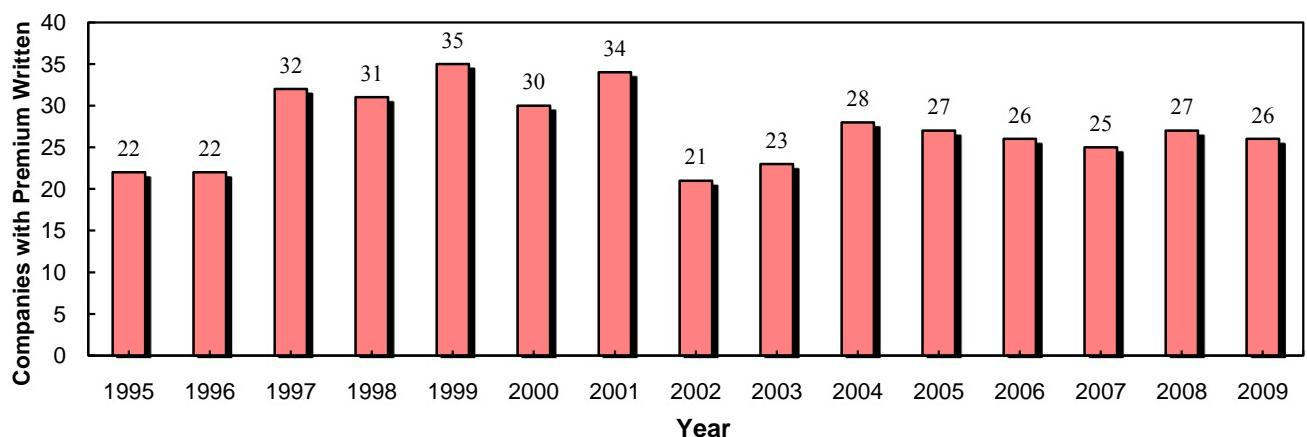
Hospitals



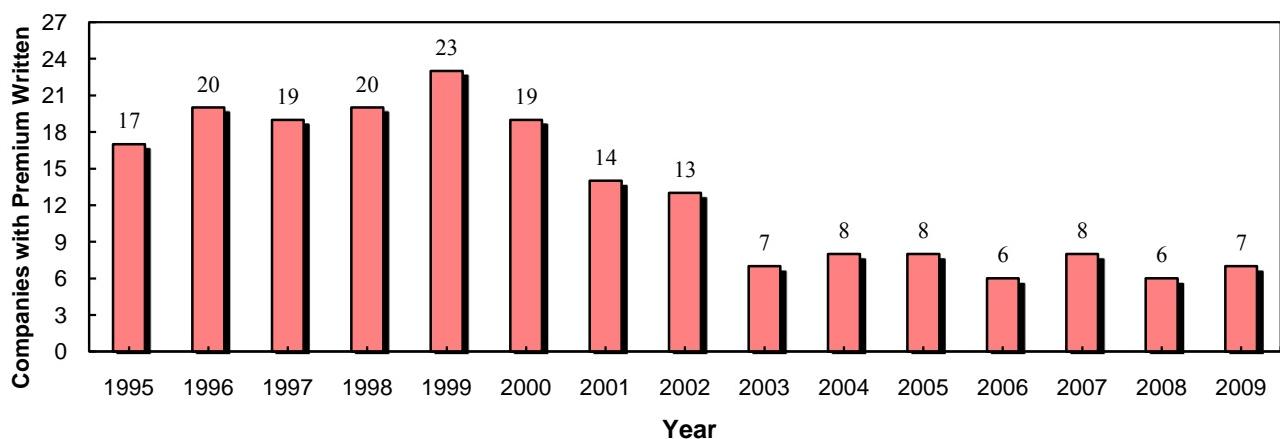
Companies Writing Medical Malpractice Insurance
All Medical Care Providers



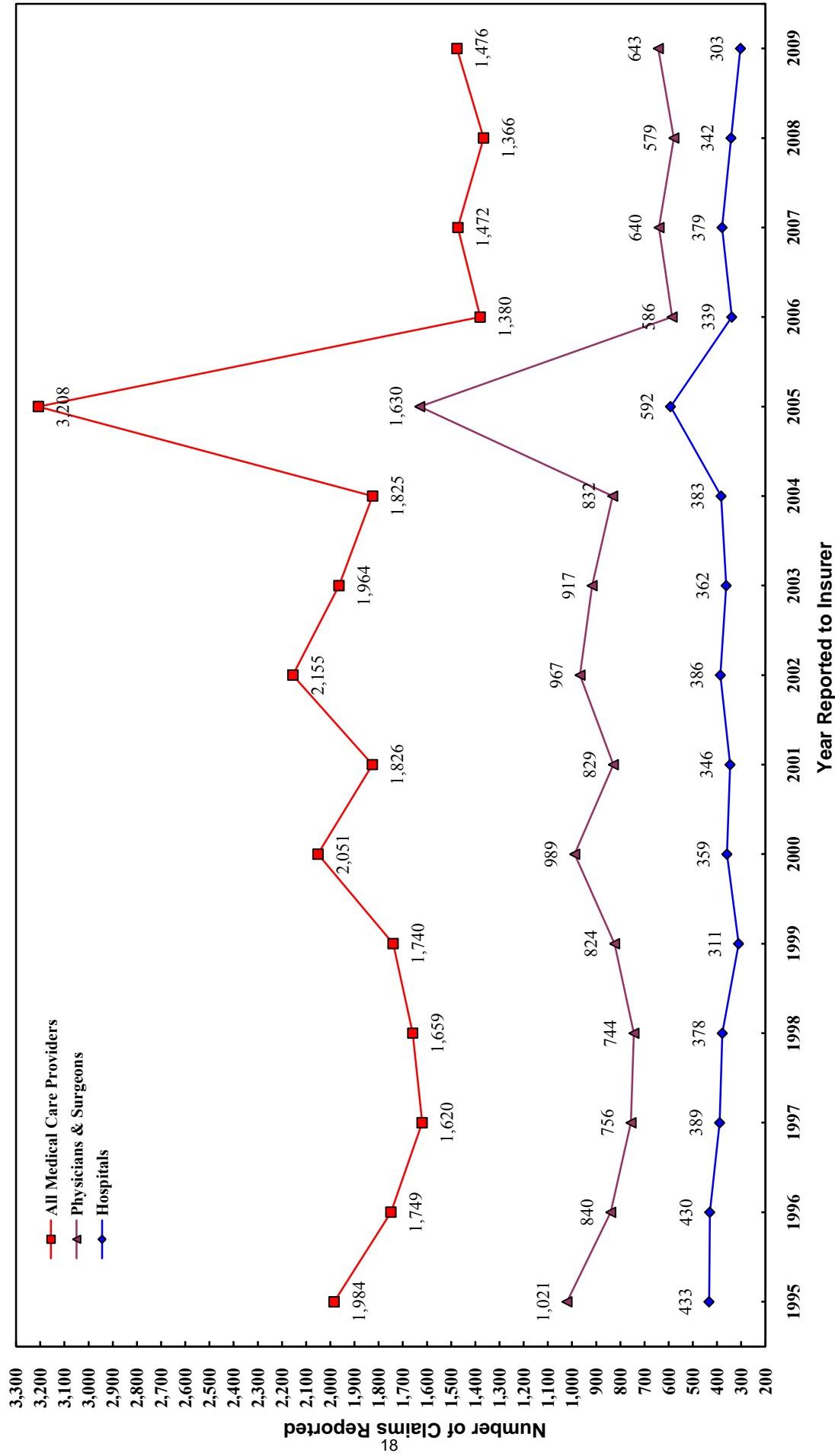
Physicians & Surgeons



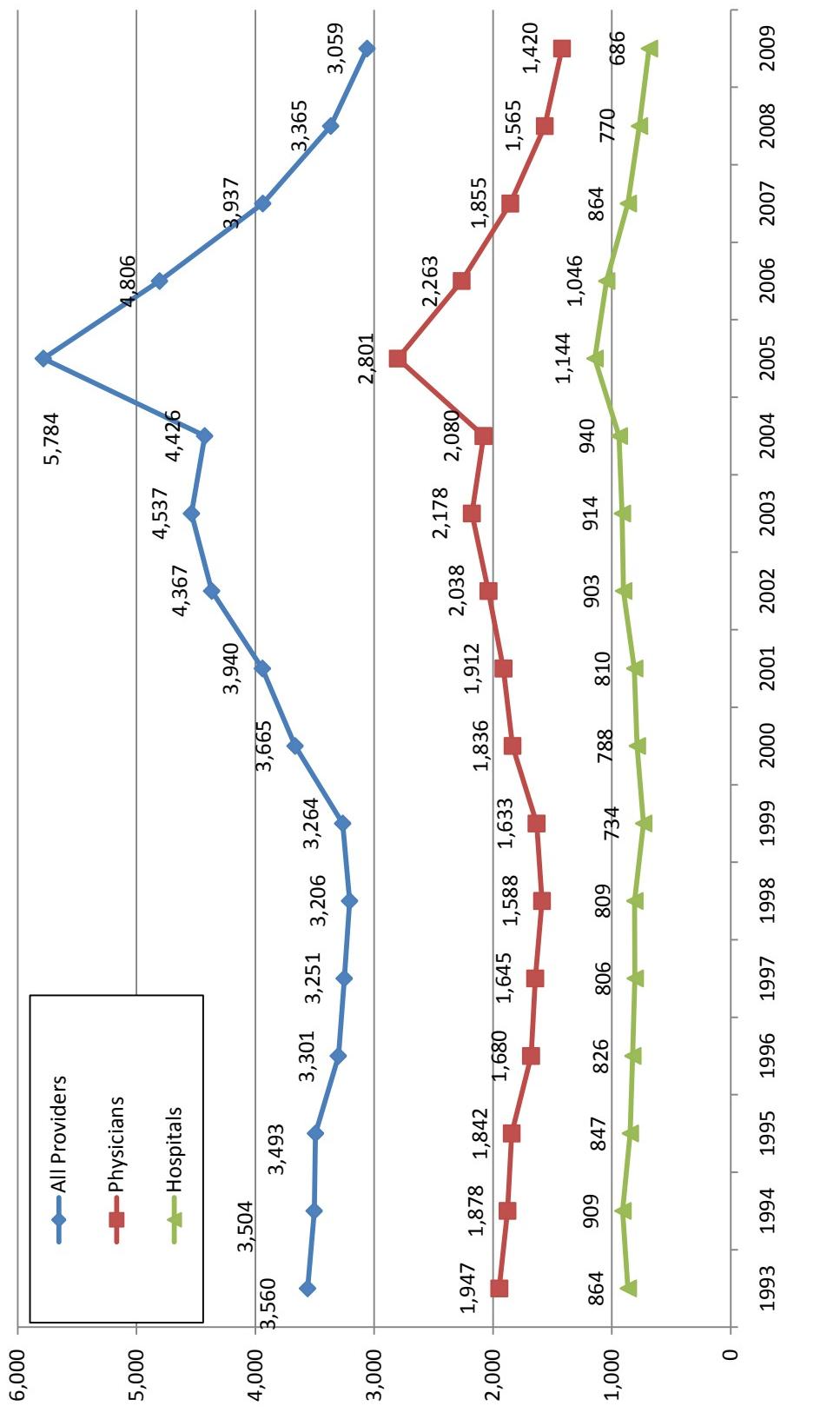
Hospitals



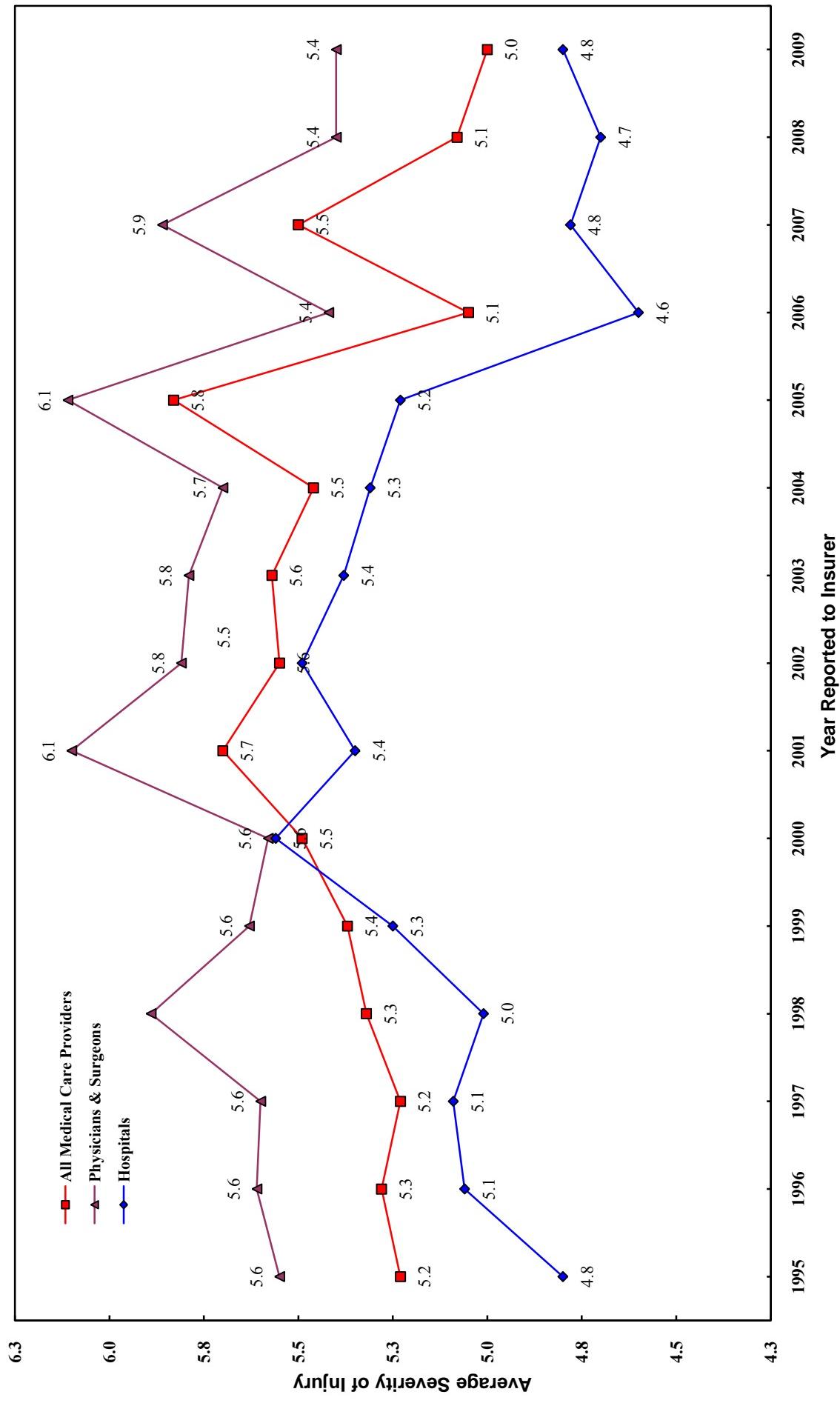
**Claim Count
Reported to Insurer**



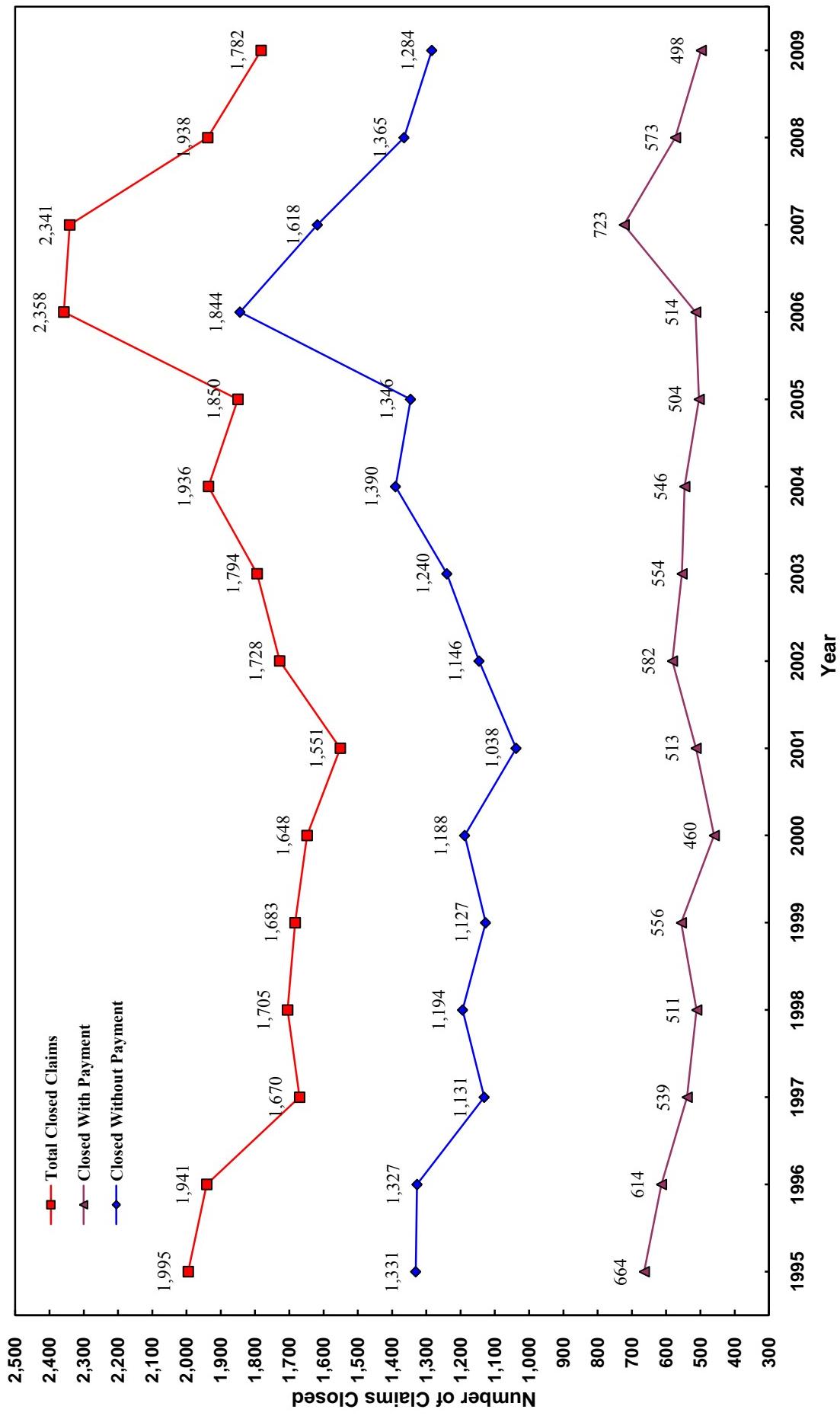
Pending Claims: Claims Open At Year End



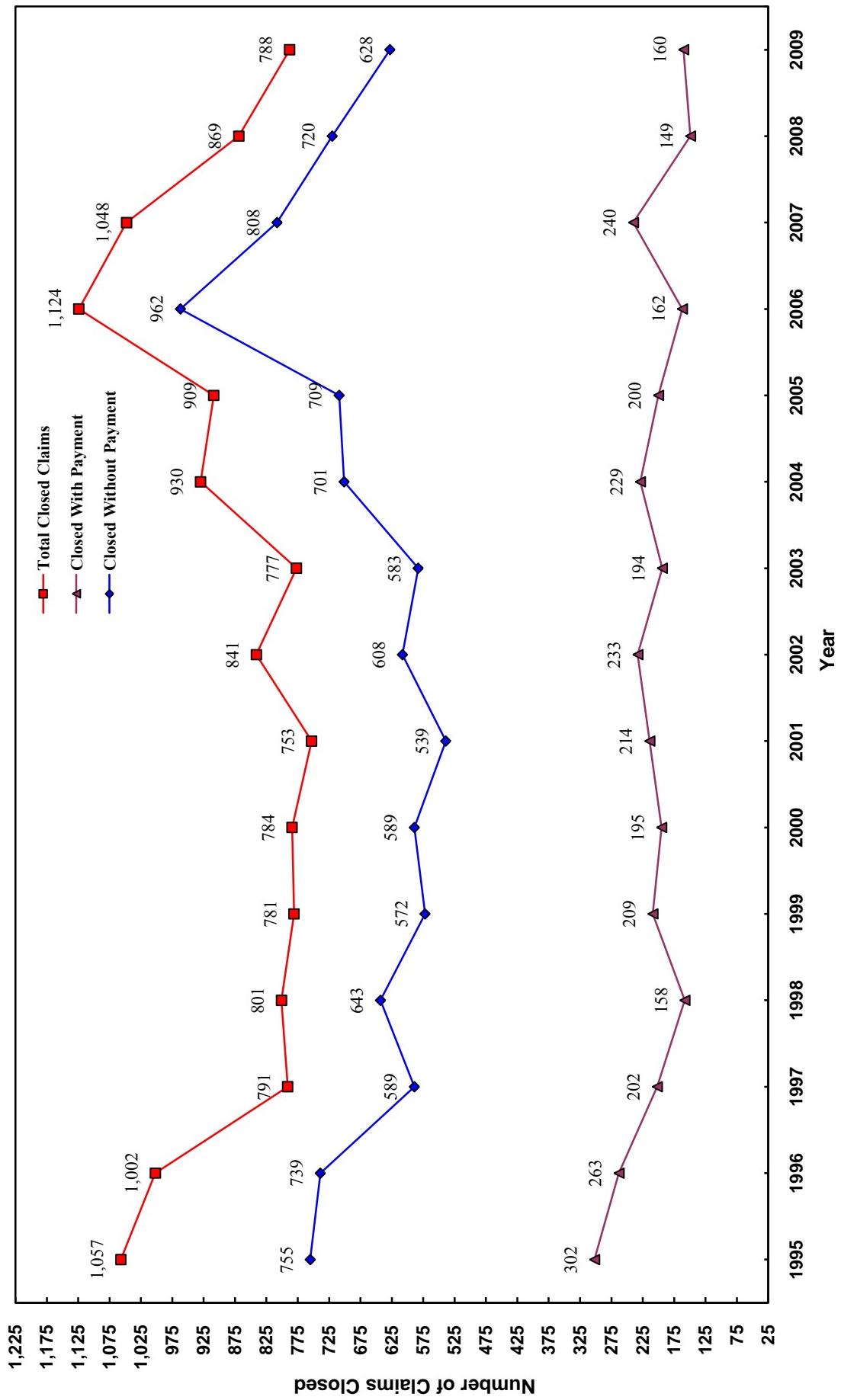
**Average Injury Severity of Claims
Reported to Insurer**



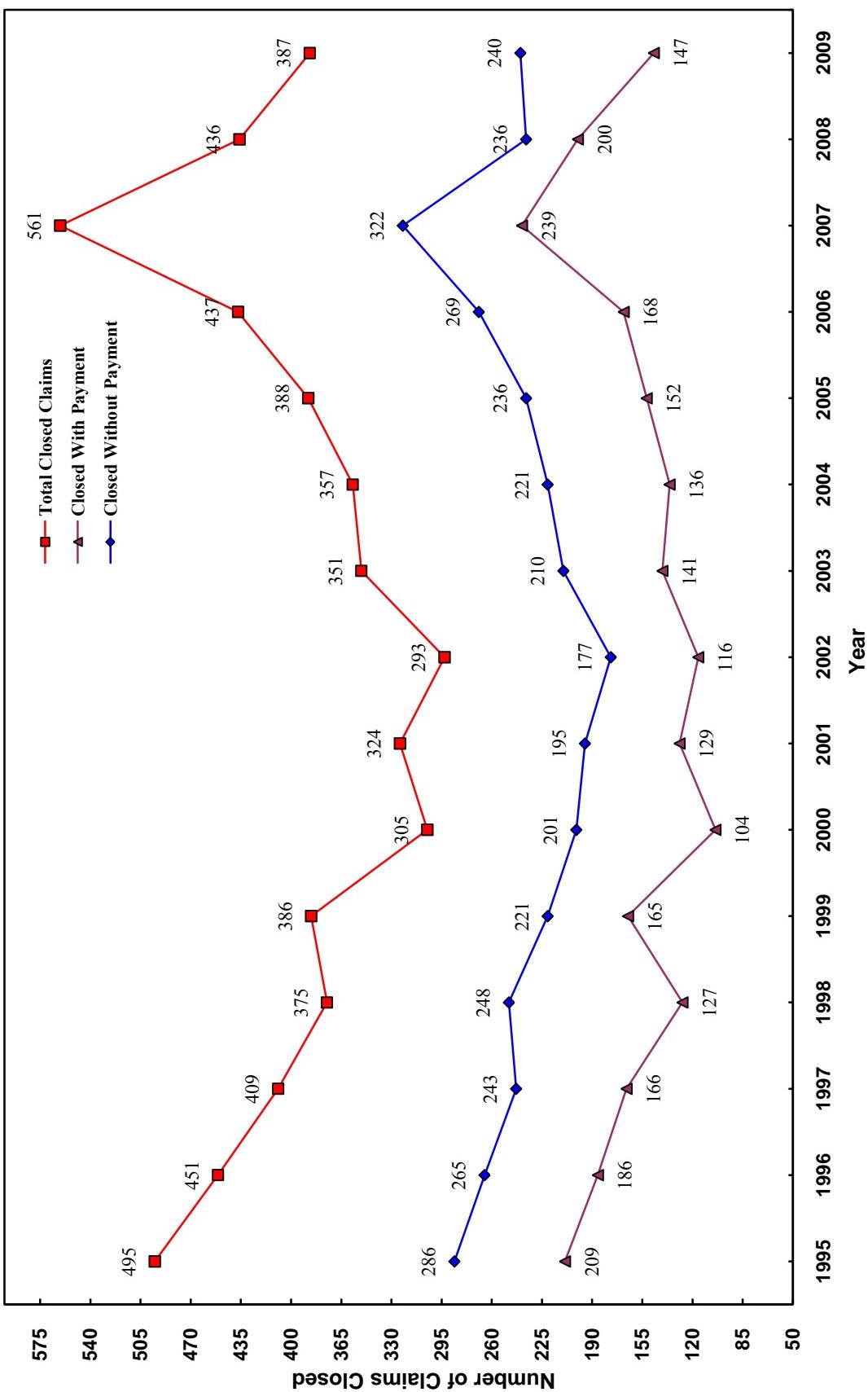
Closed Claim Count All Medical Care Providers



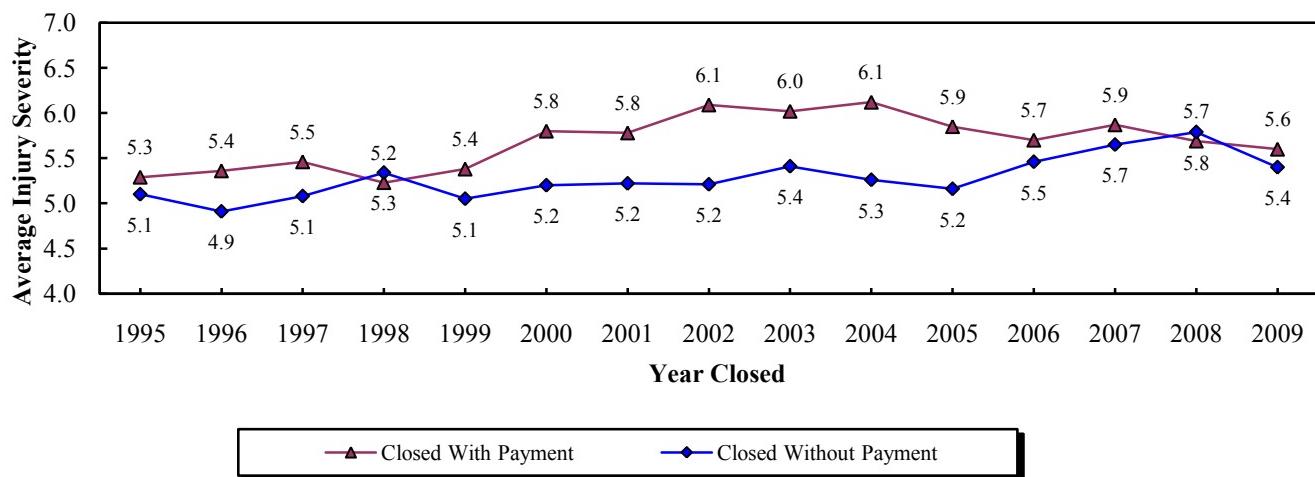
Closed Claim Count Physicians & Surgeons



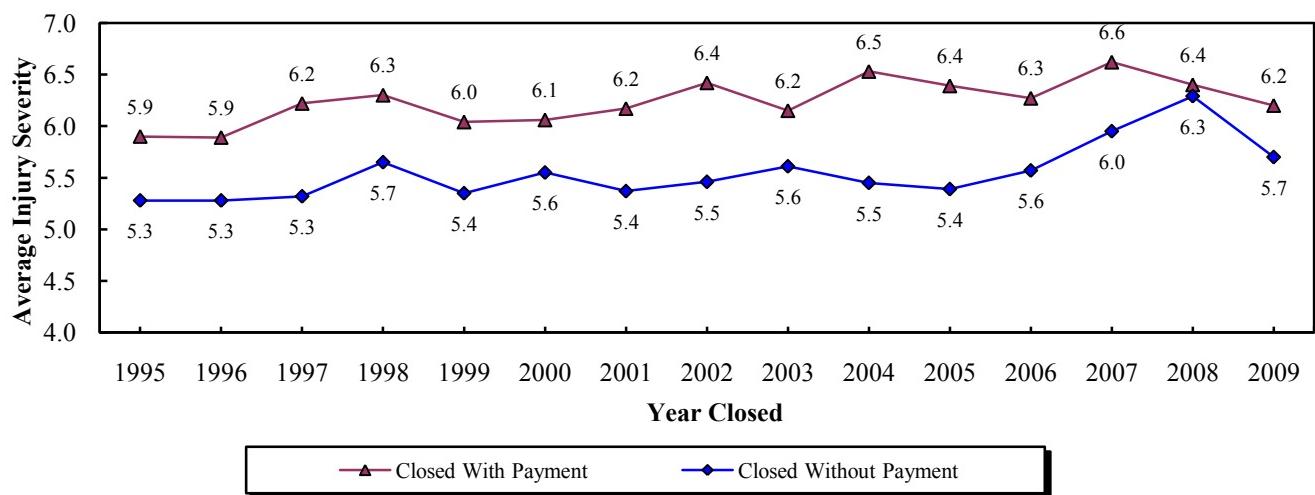
**Closed Claim Count
Hospitals**



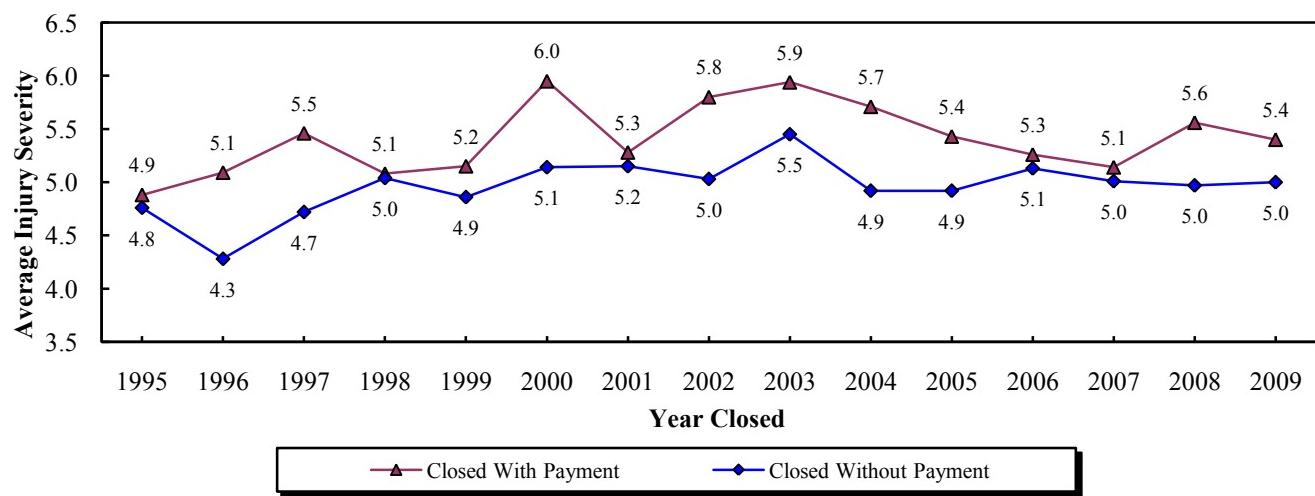
**Average Injury Severity of Closed Claims
All Medical Care Providers**



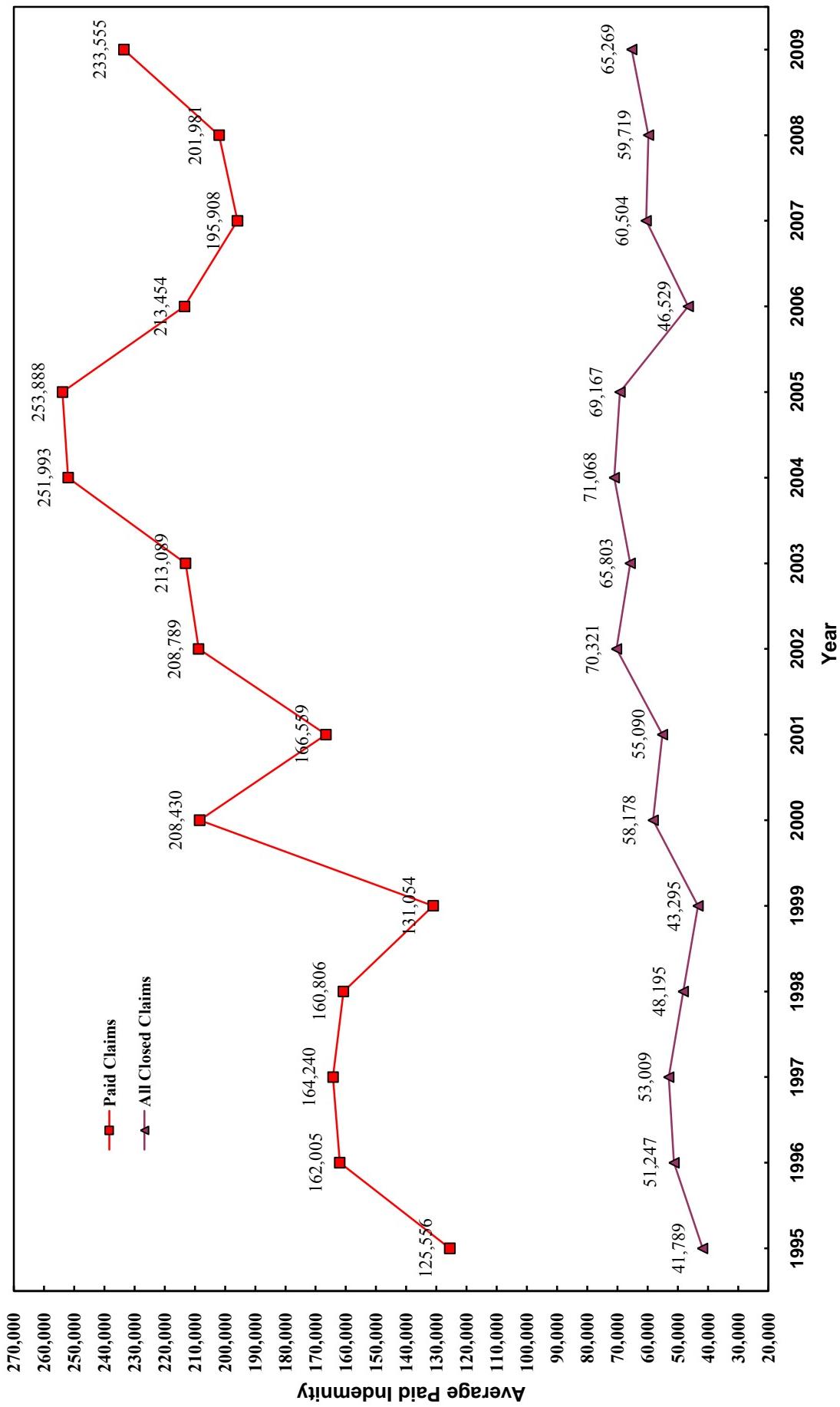
Physicians and Surgeons



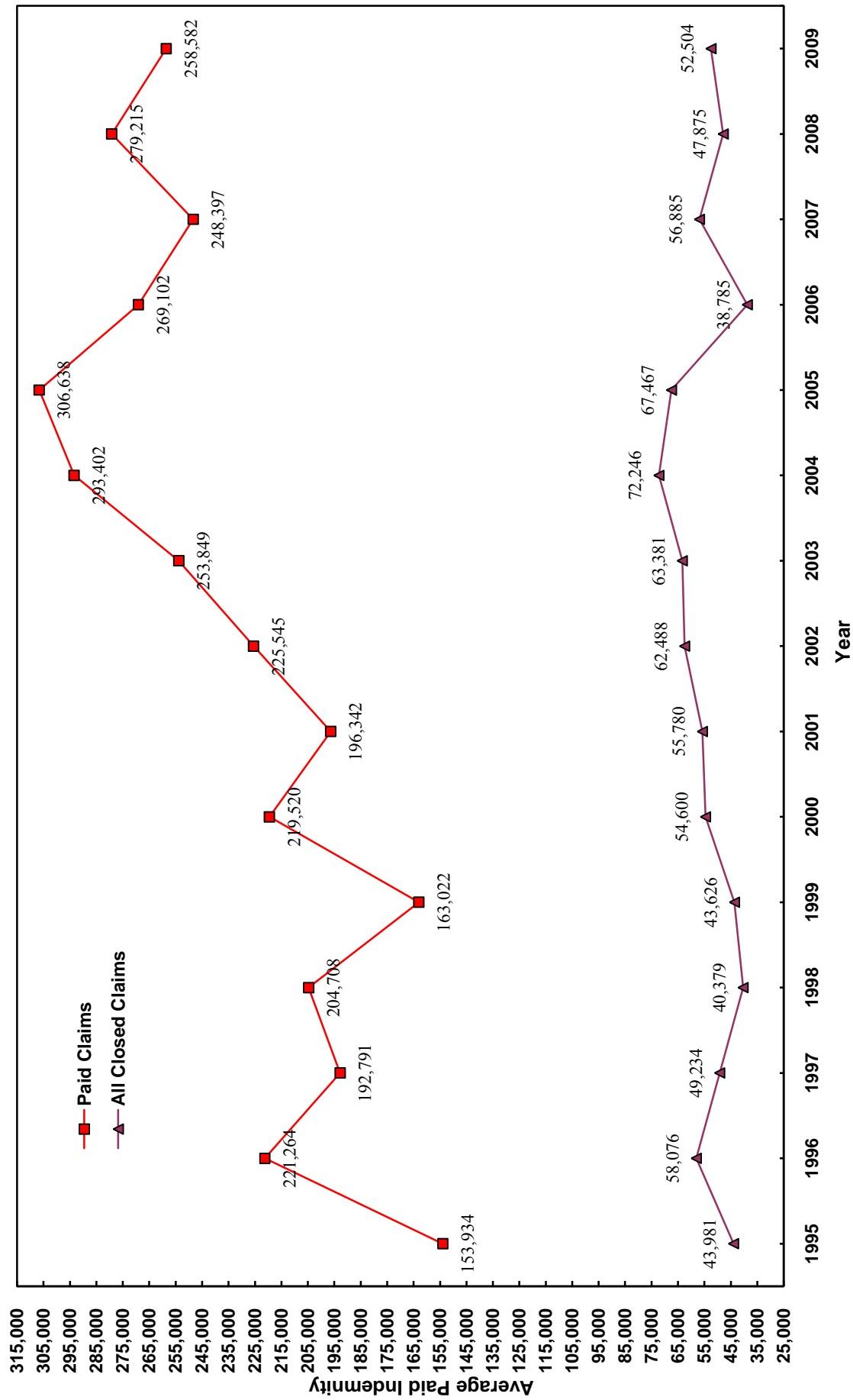
Hospitals



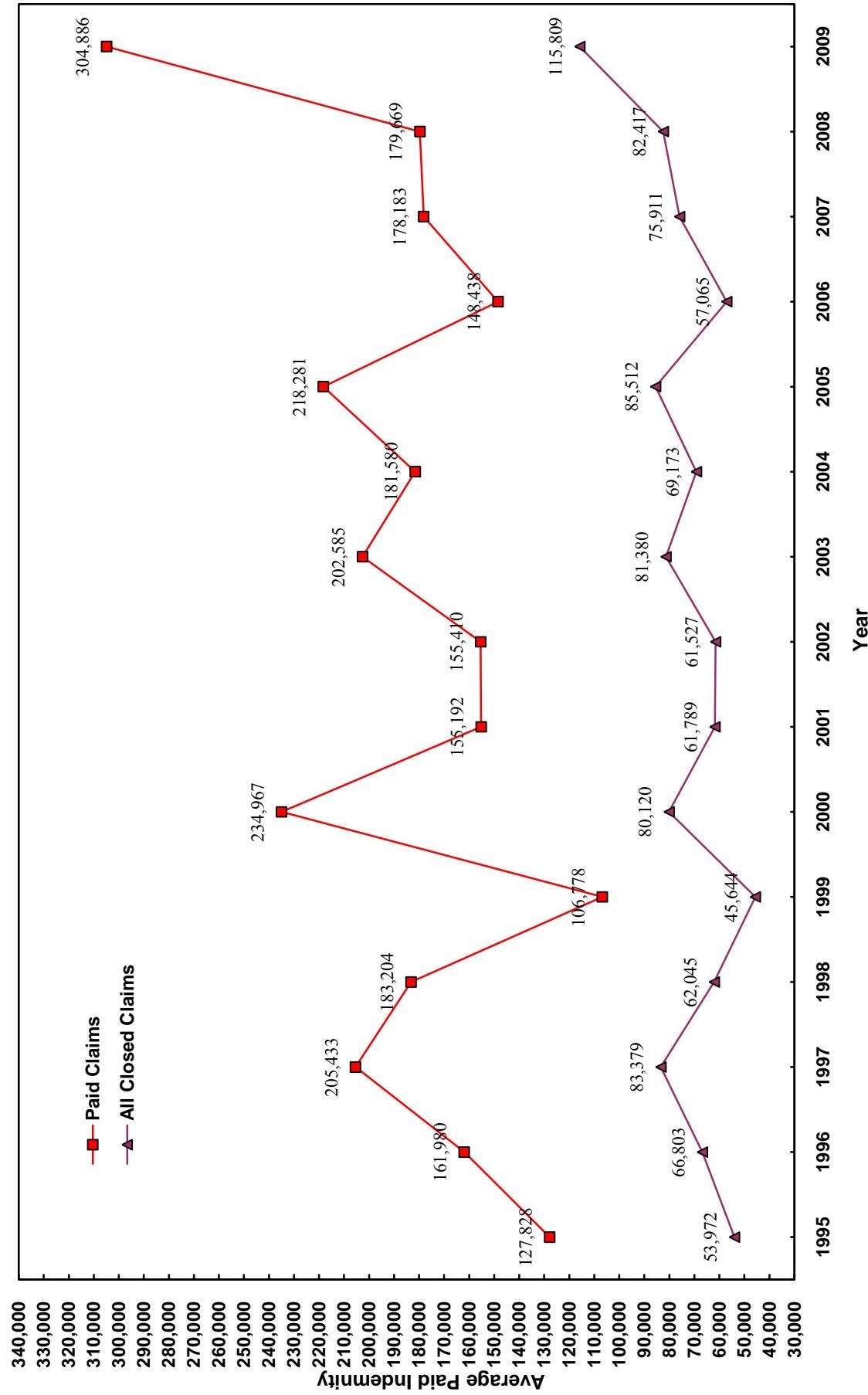
All Medical Care Providers
Average Indemnity Paid



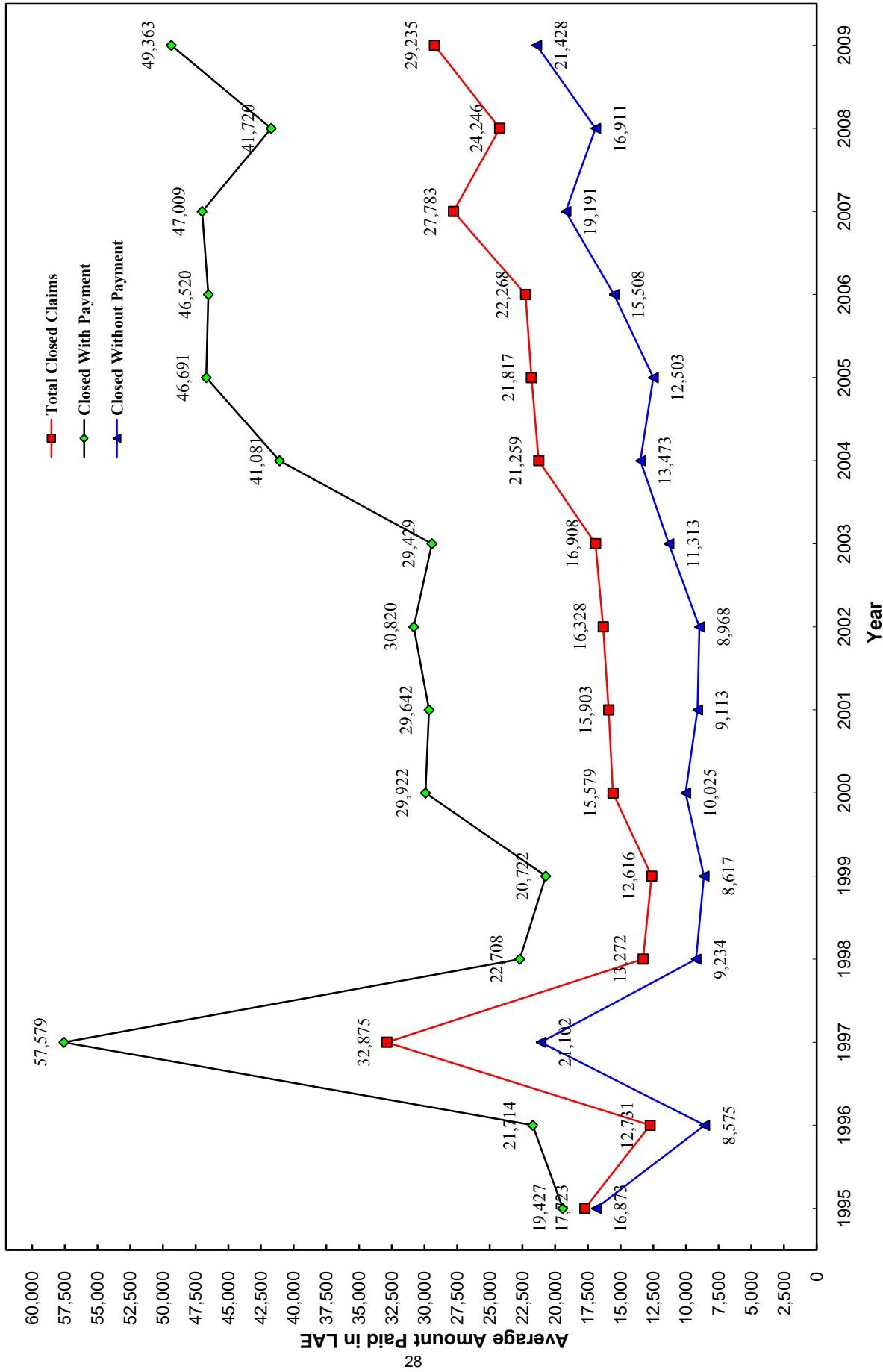
Physicians & Surgeons
Average Indemnity Paid



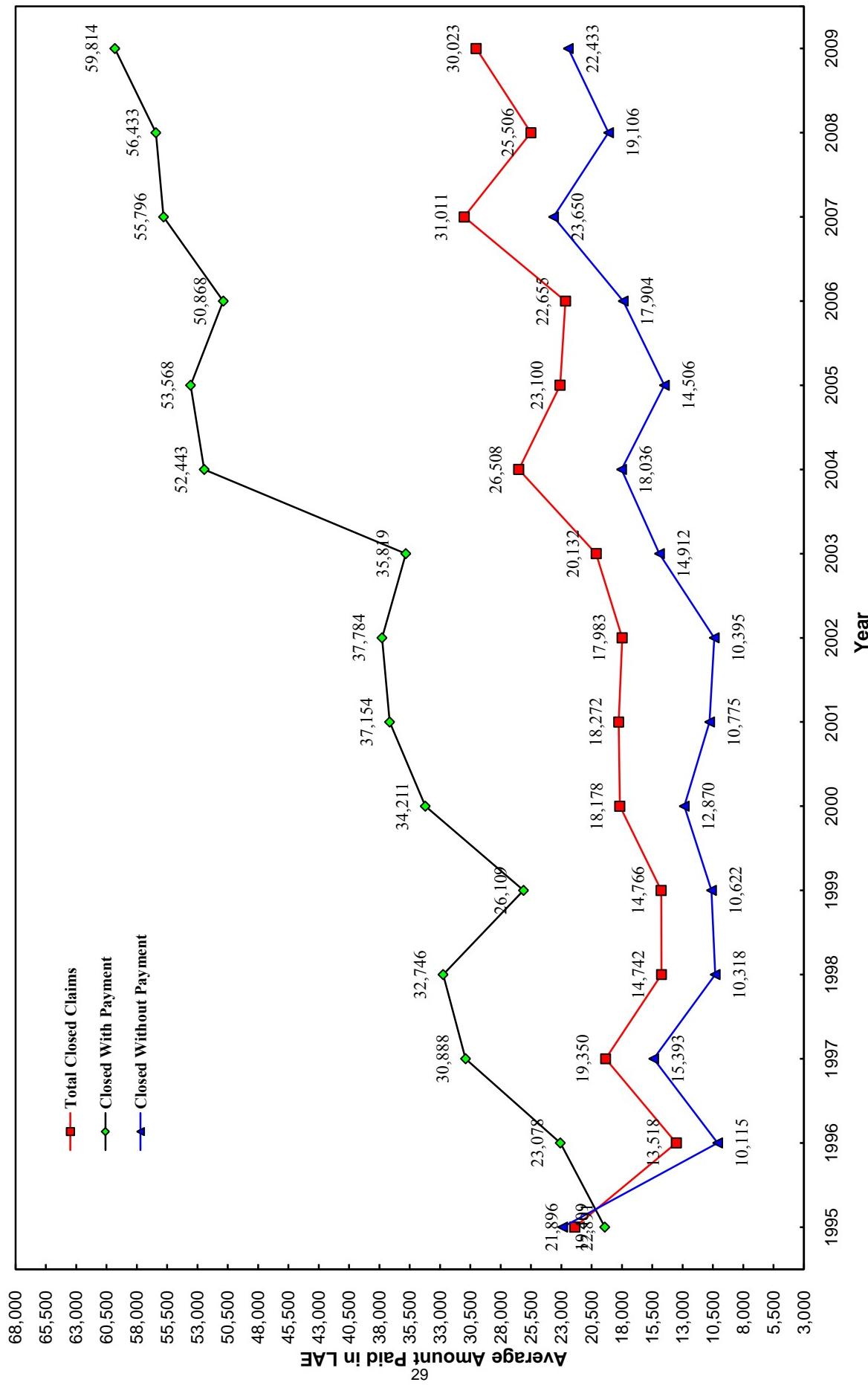
Hospitals
Average Indemnity Paid



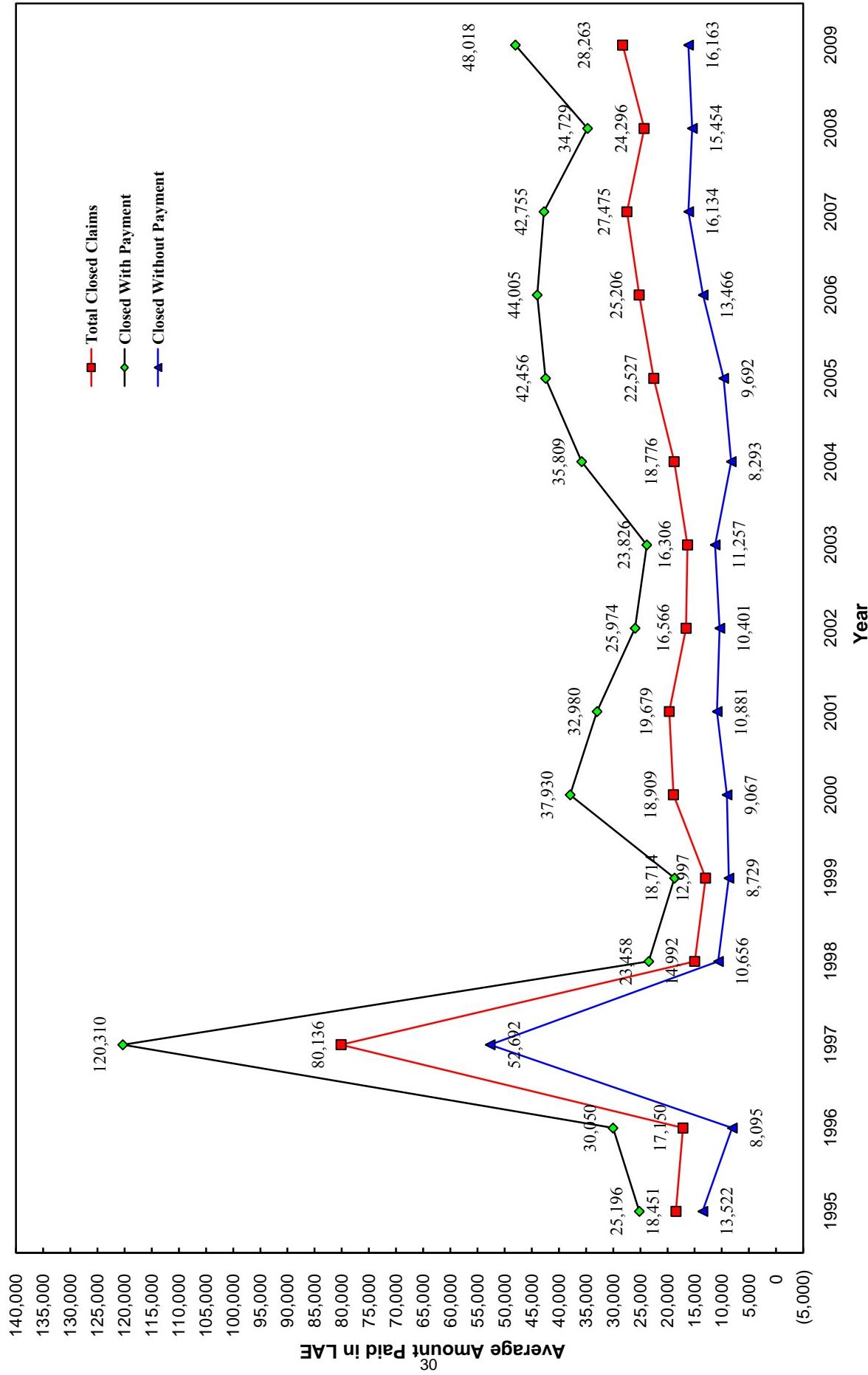
Loss Adjustment Expense All Medical Care Providers



Loss Adjustment Expense Physicians & Surgeons



Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction, 1995-2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	3	\$355,559	\$118,520
003	ANDREW	69	25	\$7,783,000	\$311,320
005	ATCHISON	3	1	\$15,000	\$15,000
007	AUDRAIN	55	13	\$3,339,115	\$256,855
009	BARRY	25	13	\$2,488,978	\$191,460
011	BARTON	18	7	\$980,000	\$140,000
013	BATES	14	3	\$402,000	\$134,000
015	BENTON	3	2	\$44,500	\$22,250
017	BOLLINGER	2	0	\$0	\$0
019	BOONE	777	170	\$33,138,307	\$194,931
021	BUCHANAN	492	157	\$35,862,851	\$228,426
023	BUTLER	218	65	\$7,897,296	\$121,497
025	CALDWELL	1	0	\$0	\$0
027	CALLAWAY	23	7	\$1,508,000	\$215,429
029	CAMDEN	141	44	\$6,423,646	\$145,992
031	CAPE GIRARDEAU	327	83	\$18,732,760	\$225,696
033	CARROLL	2	0	\$0	\$0
035	CARTER	6	1	\$25,000	\$25,000
037	CASS	59	32	\$7,230,860	\$225,964
039	CEDAR	9	3	\$183,500	\$61,167
041	CHARITON	1	0	\$0	\$0
043	CHRISTIAN	11	3	\$618,283	\$206,094
045	CLARK	3	1	\$50,000	\$50,000
047	CLAY	621	164	\$27,695,427	\$168,875
049	CLINTON	17	5	\$830,752	\$166,150
051	COLE	327	75	\$12,459,552	\$166,127
053	COOPER	21	11	\$659,250	\$59,932
055	CRAWFORD	18	9	\$1,838,233	\$204,248
057	DADE	2	2	\$520,000	\$260,000
059	DALLAS	6	3	\$1,505,000	\$501,667
061	DAVIESS	1	1	\$100,000	\$100,000
063	DE KALB	2	1	\$17,000	\$17,000
065	DENT	18	6	\$1,597,300	\$266,217
067	DOUGLAS	4	3	\$1,304,844	\$434,948
069	DUNKLIN	47	26	\$3,187,617	\$122,601
071	FRANKLIN	66	11	\$3,285,988	\$298,726
073	GASCONADE	6	1	\$87,500	\$87,500
075	GENTRY	3	0	\$0	\$0
077	GREENE	1,044	340	\$91,963,423	\$270,481
079	GRUNDY	7	4	\$642,500	\$160,625
081	HARRISON	3	0	\$0	\$0
083	HENRY	29	8	\$635,000	\$79,375
087	HOLT	3	1	\$87,500	\$87,500
089	HOWARD	6	4	\$87,960	\$21,990
091	HOWELL	91	36	\$5,566,363	\$154,621
093	IRON	5	2	\$384,466	\$192,233
095	JACKSON	4,646	1,567	\$357,523,852	\$228,158
097	JASPER	628	248	\$85,469,603	\$344,635
099	JEFFERSON	255	61	\$8,783,244	\$143,988

Medical Malpractice Claims by County of Jurisdiction, 1995-2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
101	JOHNSON	118	49	\$11,718,207	\$239,147
103	KNOX	5	3	\$257,500	\$85,833
105	LACLEDE	28	10	\$1,665,000	\$166,500
107	LAFAYETTE	11	5	\$271,500	\$54,300
109	LAWRENCE	20	11	\$878,367	\$79,852
113	LINCOLN	19	3	\$153,500	\$51,167
115	LINN	13	3	\$80,977	\$26,992
117	LIVINGSTON	12	3	\$593,000	\$197,667
119	MCDONALD	4	2	\$117,500	\$58,750
121	MACON	13	5	\$2,243,000	\$448,600
123	MADISON	82	25	\$5,118,885	\$204,755
125	MARIES	5	4	\$975,000	\$243,750
127	MARION	109	28	\$4,906,532	\$175,233
129	MERCER	4	0	\$0	\$0
131	MILLER	10	2	\$83,000	\$41,500
133	MISSISSIPPI	5	2	\$67,898	\$33,949
135	MONITEAU	10	2	\$55,000	\$27,500
137	MONROE	3	0	\$0	\$0
139	MONTGOMERY	8	4	\$990,000	\$247,500
141	MORGAN	13	2	\$340,000	\$170,000
143	NEW MADRID	27	8	\$1,410,000	\$176,250
145	NEWTON	119	47	\$5,257,500	\$111,862
147	NODAWAY	25	8	\$718,750	\$89,844
149	OREGON	2	2	\$50,000	\$25,000
151	OSAGE	4	3	\$313,069	\$104,356
153	OZARK	2	0	\$0	\$0
155	PEMISCOT	28	11	\$1,815,699	\$165,064
157	PERRY	23	4	\$642,000	\$160,500
159	PETTIS	118	39	\$8,750,763	\$224,379
161	PHELPS	157	47	\$10,889,277	\$231,687
163	PIKE	20	5	\$1,608,500	\$321,700
165	PLATTE	61	19	\$3,033,048	\$159,634
167	POLK	68	32	\$3,629,987	\$113,437
169	PULASKI	31	11	\$2,884,750	\$262,250
171	PUTNAM	4	1	\$17,500	\$17,500
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	38	17	\$3,157,133	\$185,714
177	RAY	6	2	\$344,000	\$172,000
179	REYNOLDS	5	3	\$39,875	\$13,292
181	RIPLEY	12	4	\$716,587	\$179,147
183	ST. CHARLES	338	81	\$14,244,651	\$175,860
185	ST. CLAIR	62	26	\$5,176,645	\$199,102
186	STE. GENEVIEVE	11	4	\$787,500	\$196,875
187	ST. FRANCOIS	141	39	\$6,915,036	\$177,309
189	ST. LOUIS	3,513	847	\$167,309,390	\$197,532
195	SALINE	35	15	\$3,741,500	\$249,433
197	SCHUYLER	1	1	\$100,000	\$100,000
199	SCOTLAND	8	1	\$5,000	\$5,000
201	SCOTT	201	59	\$10,603,962	\$179,728

Medical Malpractice Claims by County of Jurisdiction, 1995-2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
205	SHELBY	5	0	\$0	\$0
207	STODDARD	25	8	\$1,465,624	\$183,203
209	STONE	9	4	\$537,500	\$134,375
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	112	39	\$5,276,510	\$135,295
215	TEXAS	30	5	\$537,750	\$107,550
217	VERNON	65	22	\$4,901,619	\$222,801
219	WARREN	7	5	\$2,950,000	\$590,000
221	WASHINGTON	16	2	\$145,000	\$72,500
223	WAYNE	11	5	\$660,000	\$132,000
225	WEBSTER	10	1	\$15,000	\$15,000
227	WORTH	3	3	\$705,000	\$235,000
229	WRIGHT	6	1	\$60,000	\$60,000
510	ST. LOUIS CITY	3,482	1,061	\$354,192,327	\$333,829
990	Guaranty Fund	368	142	\$19,571,079	\$137,825
991	Appellate Court	49	3	\$345,315	\$115,105
992	Out of State	190	64	\$25,950,943	\$405,483
993	Federal Court	1,049	125	\$23,881,133	\$191,049
999	Not Available	137	43	\$9,059,454	\$210,685

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	1	1	\$75,000	\$75,000
007	AUDRAIN	5	4	\$1,004,115	\$251,029
009	BARRY	5	3	\$607,559	\$202,520
019	BOONE	49	8	\$3,203,000	\$400,375
021	BUCHANAN	24	9	\$2,005,000	\$222,778
023	BUTLER	16	10	\$1,357,500	\$135,750
027	CALLAWAY	1	0	\$0	\$0
029	CAMDEN	12	2	\$472,500	\$236,250
031	CAPE GIRARDEAU	24	6	\$1,585,000	\$264,167
037	CASS	2	1	\$125,000	\$125,000
043	CHRISTIAN	1	0	\$0	\$0
047	CLAY	52	10	\$1,290,000	\$129,000
049	CLINTON	3	0	\$0	\$0
051	COLE	40	8	\$1,600,000	\$200,000
053	COOPER	4	1	\$100,000	\$100,000
055	CRAWFORD	1	0	\$0	\$0
059	DALLAS	1	0	\$0	\$0
063	DE KALB	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
067	DOUGLAS	1	1	\$9,844	\$9,844
069	DUNKLIN	4	3	\$251,500	\$83,833
071	FRANKLIN	3	0	\$0	\$0
077	GREENE	87	32	\$14,604,405	\$456,388
083	HENRY	2	0	\$0	\$0
087	HOLT	2	1	\$87,500	\$87,500
091	HOWELL	11	6	\$642,500	\$107,083
095	JACKSON	325	96	\$27,531,250	\$286,784
097	JASPER	58	16	\$7,914,455	\$494,653
099	JEFFERSON	15	5	\$915,000	\$183,000
101	JOHNSON	9	5	\$1,368,708	\$273,742
105	LACLEDE	6	2	\$650,000	\$325,000
107	LAFAYETTE	3	2	\$71,500	\$35,750
109	LAWRENCE	3	2	\$200,000	\$100,000
113	LINCOLN	4	1	\$50,000	\$50,000
115	LINN	2	0	\$0	\$0
117	LIVINGSTON	3	0	\$0	\$0
123	MADISON	4	1	\$7,500	\$7,500
127	MARION	11	4	\$831,927	\$207,982
129	MERCER	1	0	\$0	\$0
131	MILLER	2	0	\$0	\$0
141	MORGAN	3	0	\$0	\$0
145	NEWTON	3	0	\$0	\$0
155	PEMISCOT	2	0	\$0	\$0
157	PERRY	2	1	\$412,500	\$412,500
159	PETTIS	10	3	\$600,000	\$200,000
161	PHELPS	9	3	\$840,000	\$280,000
163	PIKE	3	0	\$0	\$0
165	PLATTE	4	0	\$0	\$0
167	POLK	10	4	\$525,000	\$131,250
175	RANDOLPH	3	1	\$225,000	\$225,000

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
181	RIPLEY	1	0	\$0	\$0
183	ST. CHARLES	21	4	\$237,000	\$59,250
185	ST. CLAIR	1	0	\$0	\$0
187	ST. FRANCOIS	14	5	\$825,000	\$165,000
189	ST. LOUIS	247	61	\$11,683,113	\$191,526
195	SALINE	7	2	\$175,000	\$87,500
199	SCOTLAND	1	1	\$5,000	\$5,000
201	SCOTT	11	5	\$545,000	\$109,000
205	SHELBY	1	0	\$0	\$0
207	STODDARD	1	0	\$0	\$0
209	STONE	2	0	\$0	\$0
213	TANEY	6	1	\$20,000	\$20,000
215	TEXAS	8	0	\$0	\$0
217	VERNON	2	2	\$1,066,100	\$533,050
219	WARREN	3	2	\$2,550,000	\$1,275,000
223	WAYNE	1	0	\$0	\$0
225	WEBSTER	4	1	\$15,000	\$15,000
510	ST. LOUIS CITY	216	60	\$24,187,356	\$403,123
992	Out of State	22	11	\$4,777,500	\$434,318
993	Federal Court	90	6	\$60,000	\$10,000
999	Not Available	16	7	\$1,565,000	\$223,571

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	10	2	\$1,050,000	\$525,000
007	AUDRAIN	5	2	\$170,000	\$85,000
009	BARRY	5	1	\$1,000,000	\$1,000,000
013	BATES	2	1	\$27,000	\$27,000
019	BOONE	58	15	\$3,608,647	\$240,576
021	BUCHANAN	30	11	\$2,017,595	\$183,418
023	BUTLER	29	7	\$416,708	\$59,530
027	CALLAWAY	2	0	\$0	\$0
029	CAMDEN	9	3	\$230,000	\$76,667
031	CAPE GIRARDEAU	13	2	\$15,000	\$7,500
037	CASS	7	2	\$300,000	\$150,000
039	CEDAR	1	0	\$0	\$0
043	CHRISTIAN	1	0	\$0	\$0
047	CLAY	61	10	\$1,759,500	\$175,950
049	CLINTON	2	2	\$300,000	\$150,000
051	COLE	17	1	\$119,750	\$119,750
055	CRAWFORD	2	0	\$0	\$0
065	DENT	1	0	\$0	\$0
069	DUNKLIN	3	2	\$425,000	\$212,500
071	FRANKLIN	3	1	\$65,000	\$65,000
077	GREENE	73	21	\$5,179,759	\$246,655
089	HOWARD	1	1	\$15,000	\$15,000
091	HOWELL	2	0	\$0	\$0
095	JACKSON	432	171	\$36,895,589	\$215,764
097	JASPER	42	19	\$11,082,557	\$583,292
099	JEFFERSON	29	5	\$1,013,500	\$202,700
101	JOHNSON	9	3	\$325,000	\$108,333
105	LACLEDE	1	0	\$0	\$0
109	LAWRENCE	3	1	\$15,000	\$15,000
113	LINCOLN	2	0	\$0	\$0
115	LINN	1	1	\$37,500	\$37,500
121	MACON	2	1	\$210,000	\$210,000
123	MADISON	3	1	\$200,000	\$200,000
127	MARION	13	2	\$605,000	\$302,500
129	MERCER	1	0	\$0	\$0
143	NEW MADRID	5	2	\$147,500	\$73,750
145	NEWTON	4	1	\$165,000	\$165,000
147	NODAWAY	4	1	\$180,000	\$180,000
155	PEMISCOT	2	1	\$225,000	\$225,000
159	PETTIS	6	1	\$462,500	\$462,500
161	PHELPS	5	2	\$2,005,000	\$1,002,500
163	PIKE	1	1	\$600,000	\$600,000
165	PLATTE	2	1	\$35,000	\$35,000
167	POLK	6	5	\$551,000	\$110,200
177	RAY	2	0	\$0	\$0
179	REYNOLDS	3	1	\$2,375	\$2,375
181	RIPLEY	2	1	\$15,000	\$15,000
183	ST. CHARLES	16	3	\$645,000	\$215,000
187	ST. FRANCOIS	12	3	\$55,000	\$18,333
189	ST. LOUIS	269	63	\$12,468,388	\$197,911

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
195	SALINE	9	5	\$811,500	\$162,300
201	SCOTT	15	5	\$797,500	\$159,500
213	TANEY	9	5	\$519,735	\$103,947
215	TEXAS	4	0	\$0	\$0
217	VERNON	4	0	\$0	\$0
221	WASHINGTON	6	0	\$0	\$0
510	ST. LOUIS CITY	350	85	\$29,537,562	\$347,501
991	Appellate Court	4	0	\$0	\$0
992	Out of State	22	5	\$1,590,000	\$318,000
993	Federal Court	65	2	\$425,000	\$212,500
999	Not Available	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction, 2007
All Medical Providers

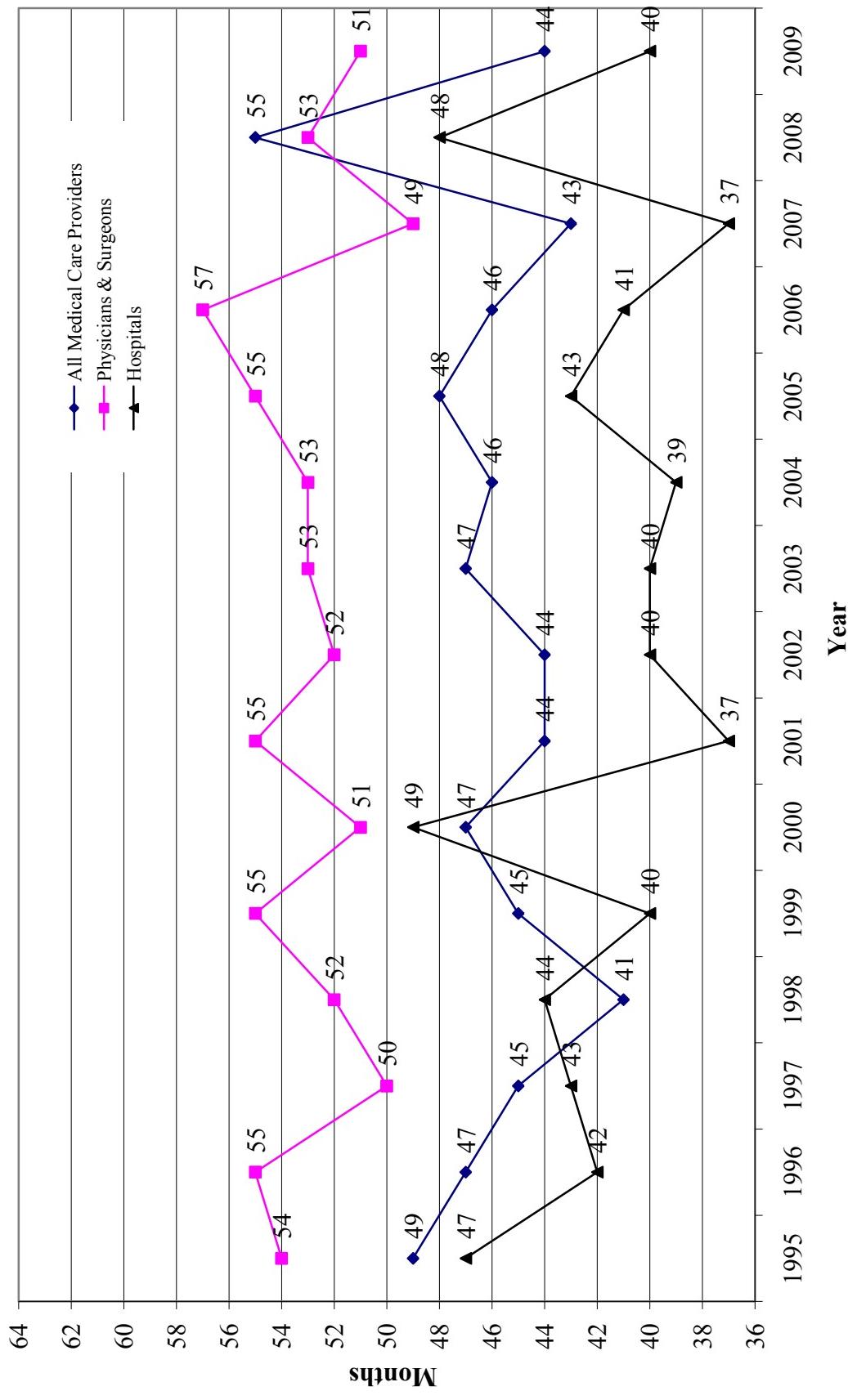
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	2	1	\$55,000	\$55,000
003	ANDREW	4	3	\$2,015,000	\$671,667
007	AUDRAIN	5	1	\$150,000	\$150,000
009	BARRY	2	1	\$104,086	\$104,086
011	BARTON	2	1	\$500,000	\$500,000
013	BATES	1	1	\$225,000	\$225,000
019	BOONE	87	12	\$3,035,000	\$252,917
021	BUCHANAN	29	9	\$4,714,173	\$523,797
023	BUTLER	30	7	\$810,000	\$115,714
027	CALLAWAY	2	0	\$0	\$0
029	CAMDEN	43	15	\$2,777,501	\$185,167
031	CAPE GIRARDEAU	41	5	\$1,250,000	\$250,000
035	CARTER	1	0	\$0	\$0
037	CASS	6	4	\$456,379	\$114,095
043	CHRISTIAN	2	0	\$0	\$0
047	CLAY	26	5	\$1,415,000	\$283,000
049	CLINTON	2	1	\$325,000	\$325,000
051	COLE	21	2	\$575,000	\$287,500
055	CRAWFORD	1	0	\$0	\$0
063	DE KALB	1	1	\$17,000	\$17,000
065	DENT	1	0	\$0	\$0
069	DUNKLIN	11	4	\$230,000	\$57,500
071	FRANKLIN	9	1	\$107,988	\$107,988
077	GREENE	85	29	\$8,994,997	\$310,172
083	HENRY	1	0	\$0	\$0
089	HOWARD	1	1	\$13,500	\$13,500
091	HOWELL	7	0	\$0	\$0
095	JACKSON	468	170	\$37,127,035	\$218,394
097	JASPER	69	30	\$8,575,871	\$285,862
099	JEFFERSON	25	5	\$1,170,000	\$234,000
101	JOHNSON	15	3	\$905,000	\$301,667
105	LACLEDE	2	2	\$185,000	\$92,500
109	LAWRENCE	1	0	\$0	\$0
117	LIVINGSTON	1	0	\$0	\$0
121	MACON	2	1	\$700,000	\$700,000
123	MADISON	4	2	\$150,000	\$75,000
127	MARION	12	3	\$36,500	\$12,167
131	MILLER	2	2	\$83,000	\$41,500
139	MONTGOMERY	1	0	\$0	\$0
141	MORGAN	1	0	\$0	\$0
145	NEWTON	17	4	\$190,000	\$47,500
147	NODAWAY	4	0	\$0	\$0
151	OSAGE	1	0	\$0	\$0
153	OZARK	1	0	\$0	\$0
155	PEMISCOT	5	3	\$625,000	\$208,333
157	PERRY	3	0	\$0	\$0
159	PETTIS	17	10	\$1,856,269	\$185,627
161	PHELPS	16	3	\$327,500	\$109,167
165	PLATTE	6	1	\$1,750	\$1,750
167	POLK	6	2	\$870,000	\$435,000

Medical Malpractice Claims by County of Jurisdiction, 2007
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
169	PULASKI	1	1	\$18,000	\$18,000
181	RIPLEY	2	1	\$36,587	\$36,587
183	ST. CHARLES	20	5	\$1,015,000	\$203,000
185	ST. CLAIR	3	3	\$581,035	\$193,678
186	STE. GENEVIEVE	2	0	\$0	\$0
187	ST. FRANCOIS	12	6	\$1,562,500	\$260,417
189	ST. LOUIS	334	81	\$14,743,000	\$182,012
195	SALINE	4	3	\$2,050,000	\$683,333
201	SCOTT	26	9	\$1,170,000	\$130,000
205	SHELBY	1	0	\$0	\$0
213	TANEY	13	5	\$1,273,000	\$254,600
217	VERNON	6	4	\$605,000	\$151,250
221	WASHINGTON	1	0	\$0	\$0
223	WAYNE	2	0	\$0	\$0
510	ST. LOUIS CITY	490	158	\$43,375,592	\$274,529
991	Appellate Court	3	0	\$0	\$0
992	Out of State	23	6	\$849,455	\$141,576
993	Federal Court	61	4	\$200,000	\$50,000
999	Not Available	1	0	\$0	\$0

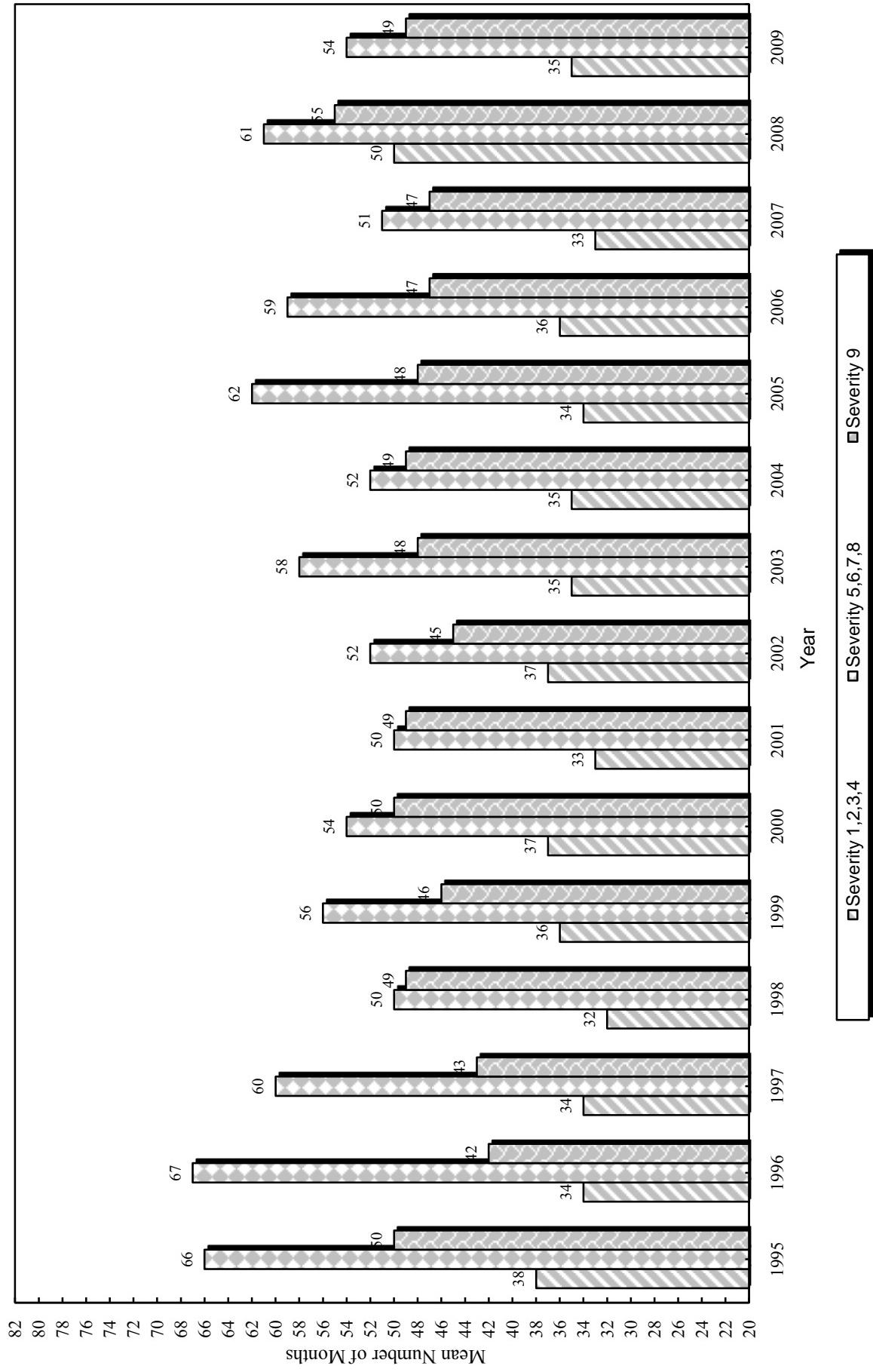
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

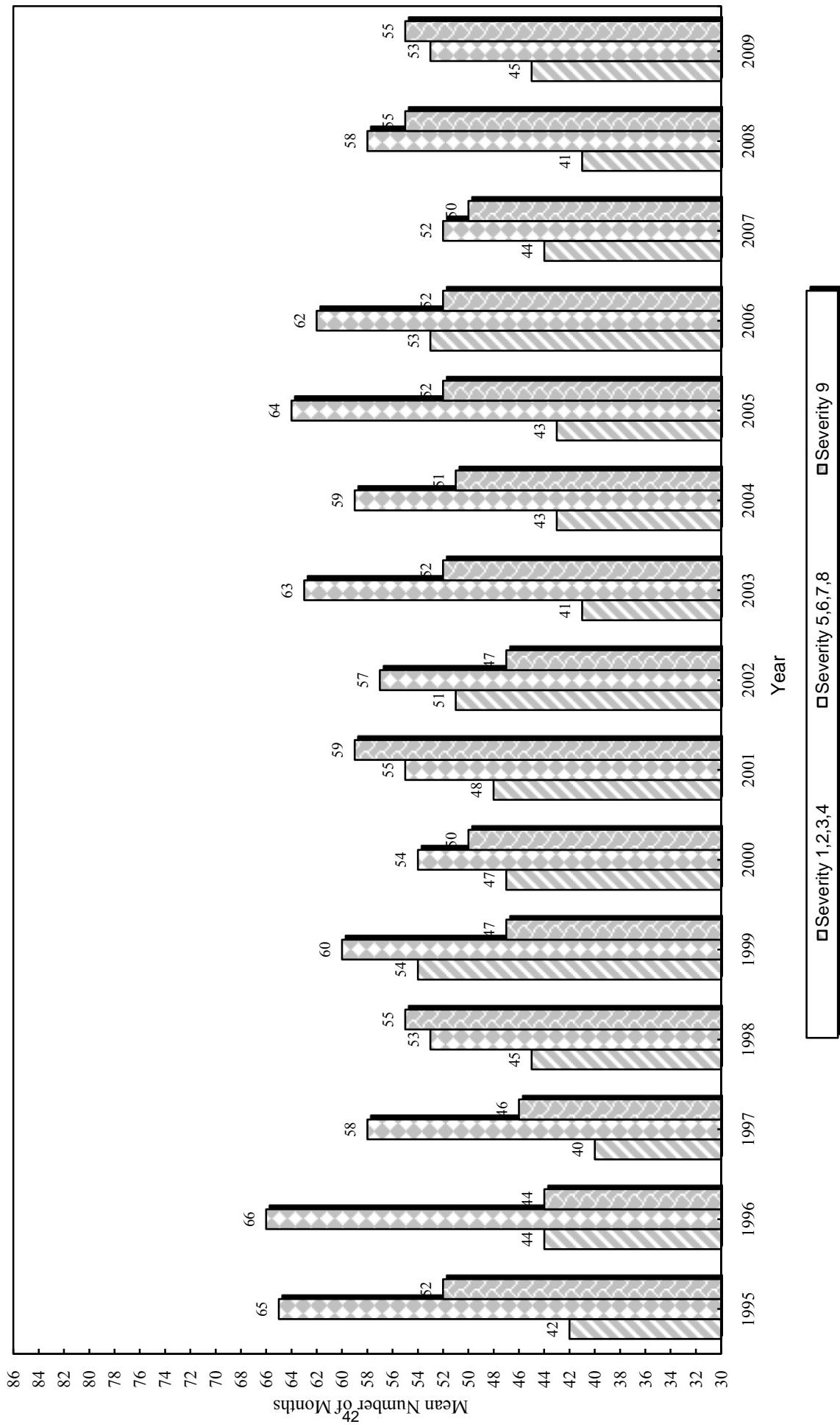
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

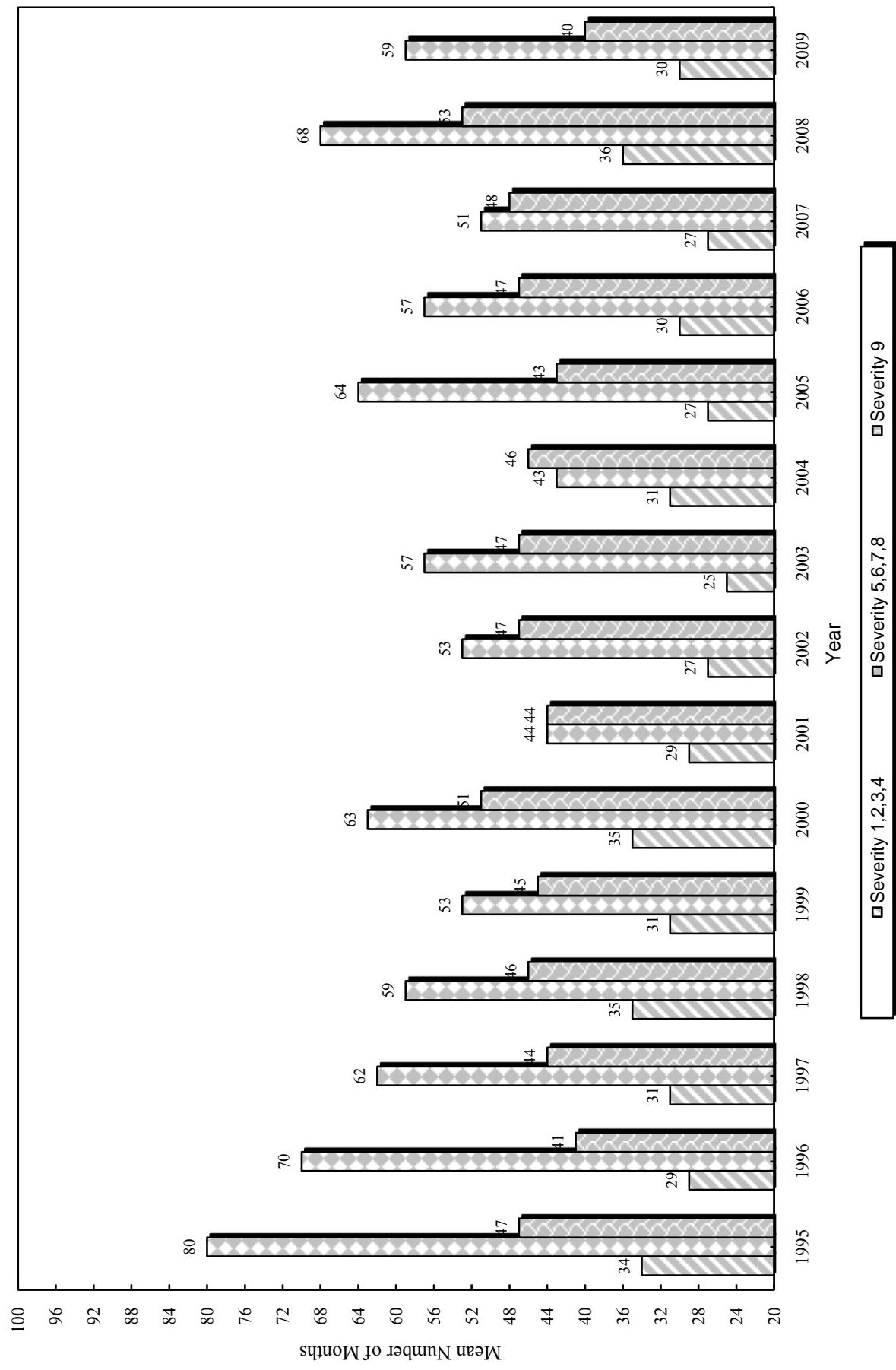
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

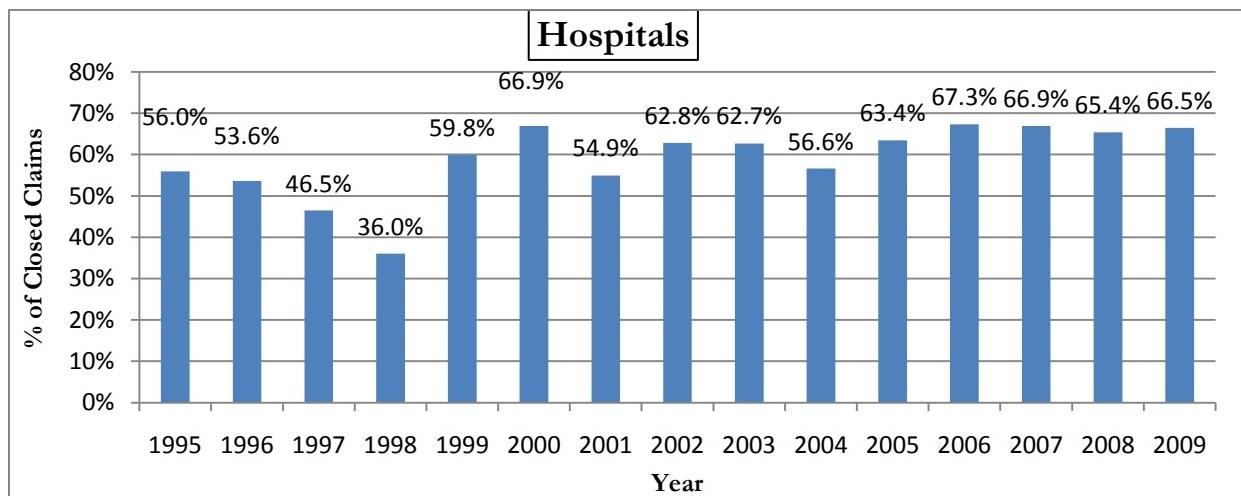
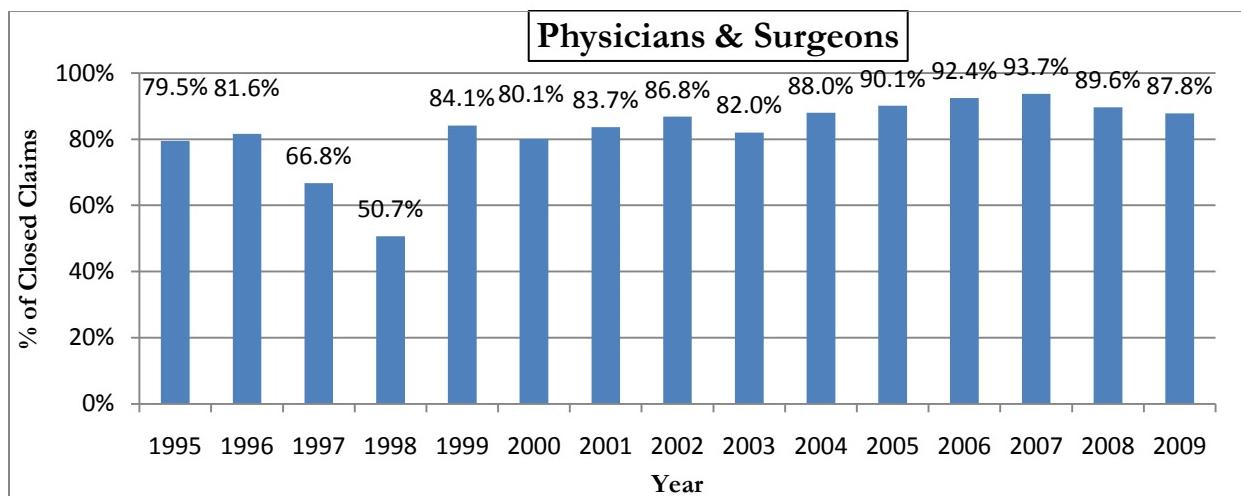
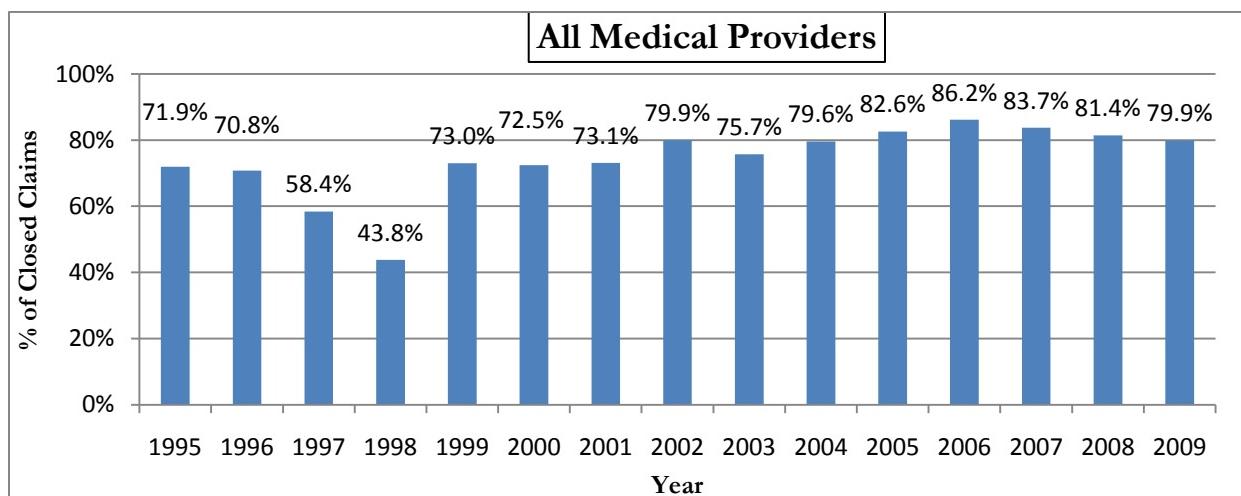
Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition

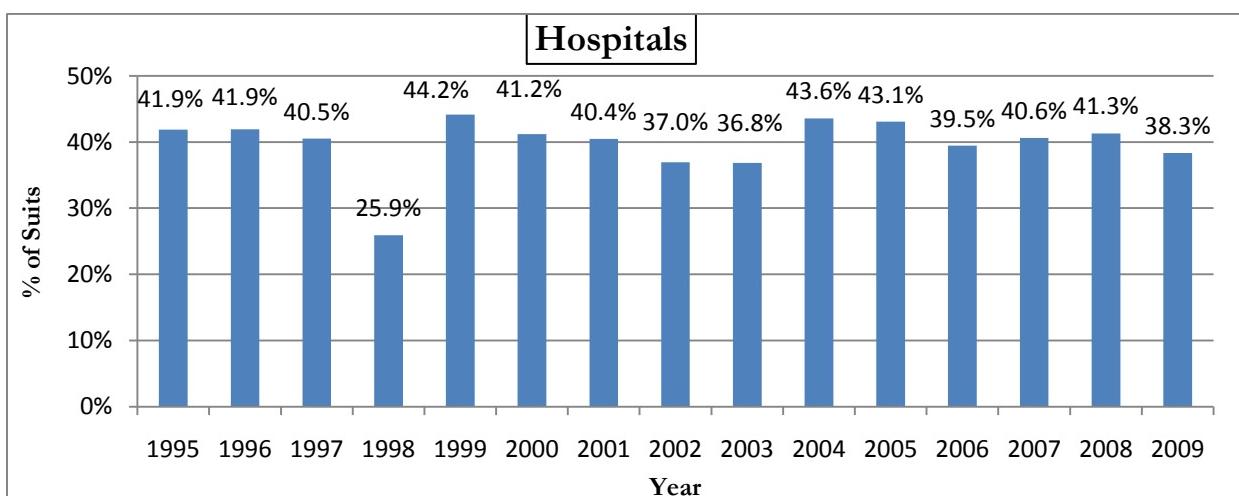
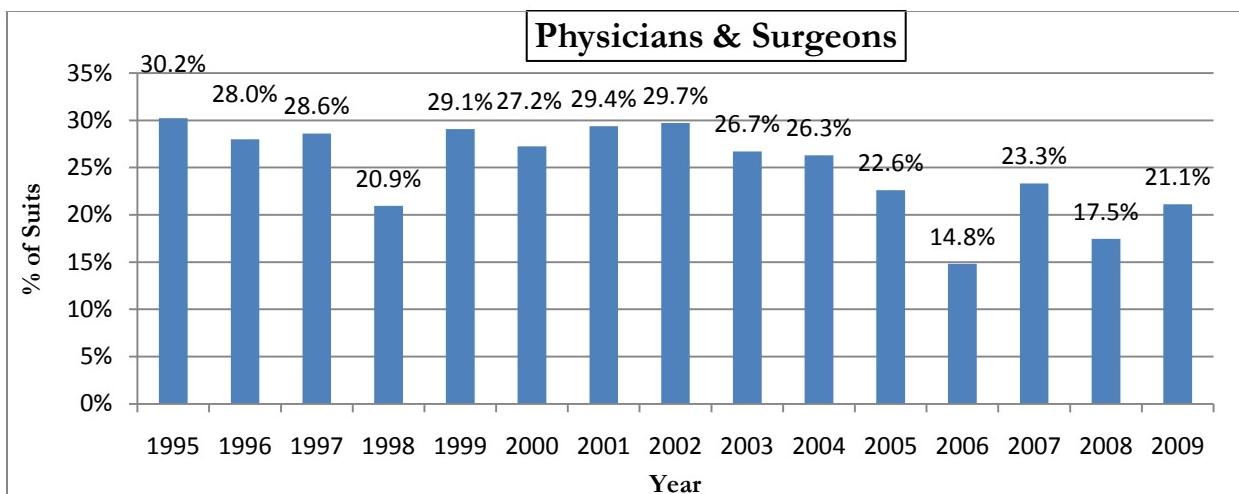
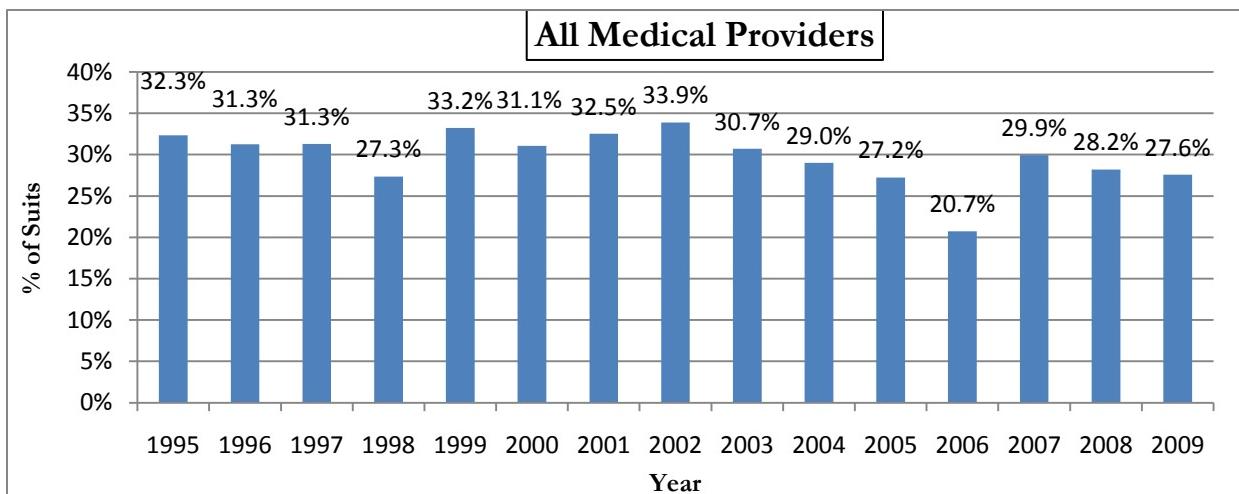


See Section III for the definitions of the severity categories.

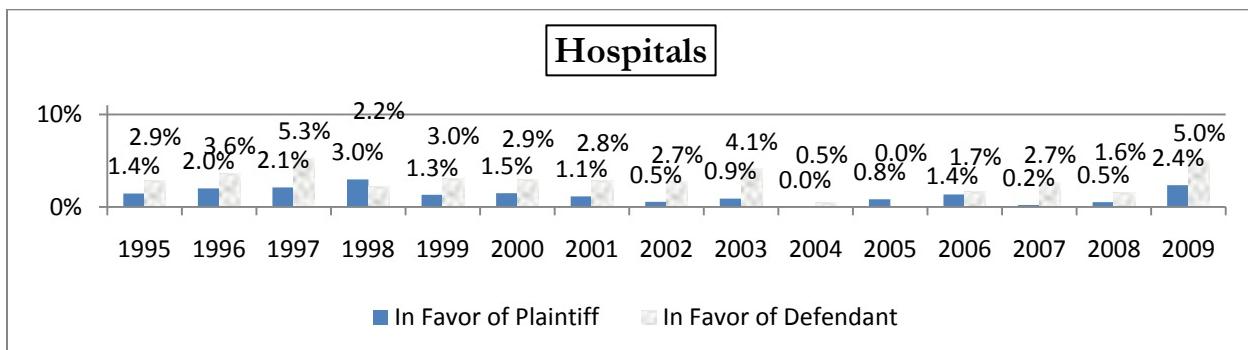
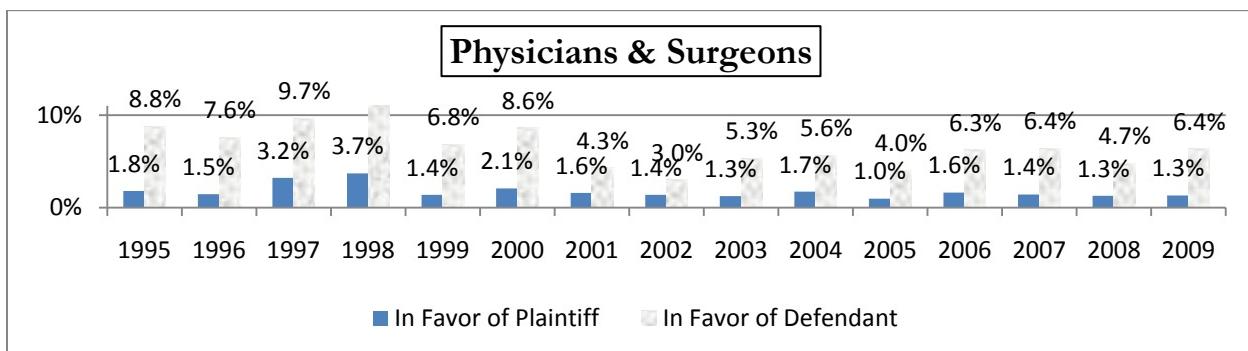
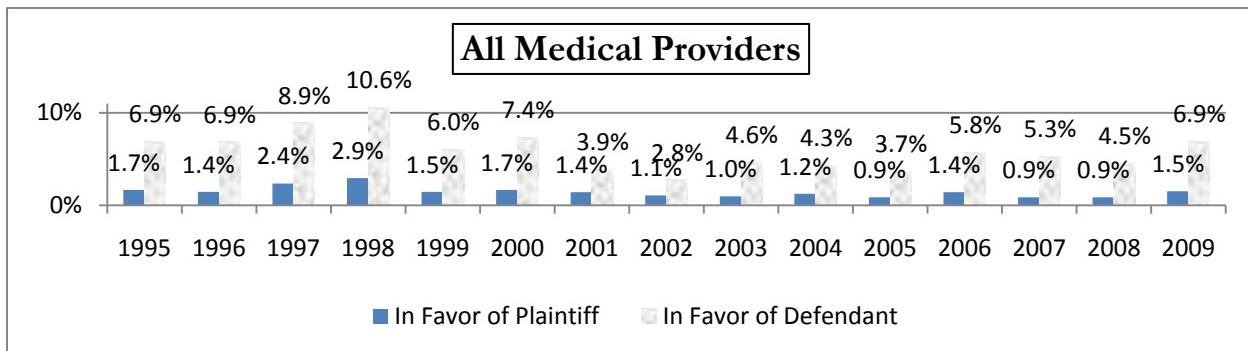
Percent of Claims With Lawsuits



Closed With Payment After Lawsuit Filed



Claims Closed After Judge / Jury Verdict



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2007, 2008 and 2009. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		47	1,284	72.1%	0	0.0%	0	0	21,428
1-999	7	5	72.3%	2,353	0.0%	378	93	471	537
1,000-1,999	25	6	72.7%	8,398	0.0%	744	656	1,400	5,066
2,000-2,999	33	13	73.4%	31,919	0.0%	821	1,635	2,455	9,862
3,000-3,999	21	7	73.8%	23,497	0.1%	1,692	1,665	3,357	8,345
4,000-4,999	54	6	74.1%	25,036	0.1%	3,039	1,134	4,173	26,233
5,000-5,999	30	9	74.6%	45,856	0.1%	1,317	3,778	5,095	13,741
6,000-6,999	24	6	75.0%	36,995	0.2%	2,650	3,516	6,166	916
7,000-7,999	29	5	75.3%	37,500	0.2%	3,056	4,444	7,500	32,555
8,000-8,999	42	3	75.4%	24,890	0.2%	5,600	2,667	8,267	11,343
9,000-9,999	24	4	75.7%	37,680	0.2%	6,018	3,403	9,420	9,939
10,000-19,999	35	41	78.1%	551,793	0.7%	5,645	7,814	13,458	17,217
20,000-29,999	42	44	80.4%	1,026,885	1.6%	9,529	13,809	23,338	34,570
30,000-39,999	38	14	81.2%	459,653	2.0%	17,107	15,725	32,832	16,385
40,000-49,999	37	13	81.9%	569,326	2.5%	20,851	22,943	43,794	18,286
50,000-59,999	45	26	83.4%	1,335,333	3.6%	9,548	41,811	51,359	45,698
60,000-69,999	38	10	84.1%	624,500	4.2%	26,229	36,221	62,450	38,698
70,000-79,999	40	20	85.1%	1,490,000	5.4%	23,900	50,600	74,500	31,280
80,000-89,999	52	10	85.6%	836,000	6.2%	48,819	34,781	83,600	52,402
90,000-99,999	48	4	85.9%	365,000	6.5%	23,596	67,654	91,250	26,369
100,000-199,999	45	87	90.7%	11,890,598	16.7%	55,702	80,167	136,674	44,636
200,000-299,999	49	57	93.9%	12,730,472	27.6%	102,986	120,355	223,342	56,688
300,000-399,999	59	24	95.3%	7,902,445	34.4%	160,718	168,551	329,269	76,582
400,000-499,999	54	18	96.3%	7,616,879	41.0%	200,720	222,440	423,160	117,905
500,000-999,999	52	46	98.9%	28,377,231	65.4%	379,903	236,993	616,896	78,938
1,000,000-1,999,999	60	13	99.6%	14,760,000	78.1%	807,646	327,738	1,135,385	163,761
2,000,000-2,999,999	119	4	99.8%	8,000,000	85.1%	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.9%	3,000,000	87.5%	2,300,000	700,000	3,000,000	48,642
OVER 4,000,000	35	2	100.0%	14,500,000	100.0%	7,075,000	175,000	7,250,000	358,864
TOTAL	47	1,782	0.0%	116,310,149	0.0%	40,642	24,588	65,269	29,235
TOTAL (PAID ONLY)	44	498	0.0%	116,310,149	0.0%	145,431	87,983	49,363	233,555

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	50	628	79.7%	0	0.0%	0	0	0	22,433
2,000-2,999	53	2	80.1%	5,000	0.0%	0	2,500	2,500	304
3,000-3,999	24	2	80.2%	6,000	0.0%	1,312	1,688	3,000	28,743
5,000-5,999	39	3	80.6%	15,000	0.1%	0	5,000	5,000	16,931
9,000-9,999	34	2	80.8%	18,844	0.1%	4,922	4,500	9,422	19,838
10,000-19,999	42	10	92.1%	145,250	0.5%	5,383	9,142	14,525	22,072
20,000-29,999	51	7	83.1%	165,167	0.9%	5,881	17,714	23,595	44,660
30,000-39,999	42	6	83.8%	194,653	1.3%	22,250	10,192	32,442	17,775
40,000-49,999	52	3	84.1%	136,250	1.7%	22,053	23,363	45,417	19,799
50,000-59,999	57	5	85.8%	266,000	2.3%	0	53,200	53,200	47,163
60,000-69,999	43	4	85.3%	254,500	2.9%	24,750	38,875	63,625	57,143
70,000-79,999	37	6	86.0%	450,000	4.0%	33,477	41,523	75,000	31,271
80,000-89,999	41	2	86.3%	167,500	6.7%	67,250	16,500	83,750	5,002
90,000-99,999	58	1	86.4%	90,000	4.6%	0	90,000	90,000	10,435
100,000-199,999	57	33	90.6%	4,371,965	15.2%	57,956	74,528	132,484	48,688
200,000-299,999	52	25	93.8%	5,502,500	28.5%	109,433	110,667	220,100	77,701
300,000-399,999	50	7	94.7%	2,302,445	34.1%	164,105	164,816	328,921	68,159
400,000-499,999	58	8	95.7%	3,434,071	42.4%	164,116	265,143	429,259	106,260
500,000-99,999	55	28	99.2%	16,447,927	92.1%	366,915	220,511	587,426	84,705
1,000,000-1,999,999	60	6	100.0%	7,400,000	100.0%	881,667	351,667	1,233,333	133,610
TOTAL	50	788	0.0%	41,373,072	29,715	22,789	52,504	30,023	
TOTAL (PAID ONLY)	51	160	0.0%	41,373,072	146,345	112,237	258,582	59,814	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		43	240	62.0%	0	0.0%	0	0	16,163
1-999	11	1	62.3%	500	0.1%	300	200	500	2,579
1,000-1,999	38	3	63.0%	4,000	0.1%	467	867	1,333	10,131
2,000-2,999	20	6	64.6%	14,500	0.4%	1,333	1,083	2,417	10,314
3,000-3,999	27	3	65.4%	10,325	0.7%	1,975	1,467	3,442	310
4,000-4,999	58	3	66.2%	12,536	0.9%	3,097	1,082	4,179	9,777
5,000-5,999	26	4	67.2%	20,500	1.4%	1,625	3,500	5,125	16,063
6,000-6,999	18	4	68.2%	24,995	2.0%	3,224	3,025	6,249	1,214
7,000-7,999	43	2	68.7%	15,000	2.3%	4,688	2,813	7,500	64,866
8,000-8,999	87	1	69.0%	8,500	2.5%	8,500	0	8,500	29,592
10,000-19,999	23	15	72.9%	182,716	6.6%	4,830	7,301	12,181	15,796
20,000-29,999	36	17	77.3%	378,051	1.5%	10,580	11,658	22,238	39,711
30,000-39,999	43	3	78.0%	95,000	1.7%	13,000	18,667	31,667	161
40,000-49,999	13	3	78.8%	136,326	2.2%	27,265	18,177	45,442	2,716
50,000-59,999	42	4	79.8%	200,000	2.5%	20,000	30,000	50,000	53,171
60,000-69,999	40	4	80.9%	250,000	3.0%	24,322	38,179	62,500	35,169
70,000-79,999	55	5	82.2%	375,000	3.9%	11,321	63,679	75,000	61,885
80,000-89,999	57	6	83.7%	507,500	4.9%	45,667	38,917	84,583	51,619
90,000-99,999	23	1	84.1%	95,000	5.2%	30,000	65,000	95,000	790
100,000-199,999	33	19	88.9%	2,705,000	11.2%	42,377	99,991	142,368	47,977
200,000-299,999	38	17	93.3%	3,844,395	19.8%	102,915	123,221	226,136	28,042
300,000-399,999	62	7	95.1%	2,287,500	24.9%	133,243	193,543	326,786	86,744
400,000-499,999	46	4	96.1%	1,641,708	28.6%	303,756	106,671	410,427	118,681
500,000-599,999	50	6	97.7%	4,409,304	38.4%	364,786	370,098	734,884	83,101
1,000,000-1,999,999	69	2	98.2%	2,100,000	43.1%	512,500	537,500	1,050,000	180,831
2,000,000-2,999,999	119	4	99.2%	8,000,000	61.0%	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.5%	3,000,000	67.6%	2,300,000	700,000	3,000,000	48,642
OVER 4,000,000	35	2	100.0%	14,500,000	100.0%	7,075,000	175,000	7,250,000	358,864
TOTAL	42	387		44,818,266		83,437	32,373	115,809	28,263
TOTAL (PAID ONLY)	40	147		44,818,266		219,661	85,226	304,886	48,018

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2008 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	51	1,365	70.4%	0	0.0%	0	0	0	16,911
1-999	9	4	70.6%	1,314	0.0%	216	113	329	0
1,000-1,999	13	3	70.8%	4,480	0.0%	833	660	1,493	1,795
2,000-2,999	36	11	71.4%	26,587	0.0%	931	1,486	2,417	3,905
3,000-3,999	16	13	72.0%	43,765	0.1%	1,158	2,208	3,367	1,966
4,000-4,999	23	3	72.2%	13,800	0.1%	4,600	0	4,600	1,596
5,000-5,999	48	13	72.9%	68,528	0.1%	231	5,041	5,271	1,571
6,000-6,999	57	3	73.0%	19,000	0.2%	3,467	2,867	6,333	72,216
7,000-7,999	32	9	73.5%	67,584	0.2%	2,728	4,782	7,509	41,939
8,000-8,999	25	3	73.6%	25,250	0.2%	4,367	4,050	8,417	189,233
9,000-9,999	57	2	73.7%	18,000	0.3%	6,500	2,500	9,000	21,520
10,000-19,999	45	44	76.0%	605,099	0.8%	3,916	9,837	13,752	20,092
20,000-29,999	58	33	77.7%	755,242	1.4%	9,382	13,504	22,886	21,689
30,000-39,999	62	27	79.1%	902,803	2.2%	13,849	19,588	33,437	33,358
40,000-49,999	64	22	80.2%	961,315	3.0%	12,694	31,002	43,696	14,858
50,000-59,999	66	34	82.1%	1,770,617	4.6%	18,606	33,471	33,681	33,681
60,000-69,999	55	24	83.2%	1,515,051	5.9%	22,180	40,948	63,127	26,342
70,000-79,999	62	36	85.1%	2,695,810	8.2%	25,581	49,302	74,884	33,035
80,000-89,999	73	13	85.8%	1,091,699	9.2%	18,472	65,505	83,977	23,498
90,000-99,999	64	10	86.3%	964,722	9.9%	30,645	65,828	96,472	61,187
100,000-199,999	61	94	91.1%	13,186,198	21.4%	51,902	88,377	140,279	44,063
200,000-299,999	55	71	94.8%	15,942,055	35.2%	89,142	135,394	224,536	51,826
300,000-399,999	45	19	95.8%	6,384,735	40.7%	101,420	234,619	336,039	48,338
400,000-499,999	41	23	96.9%	10,043,053	49.3%	203,399	233,255	436,654	55,880
500,000-999,999	54	42	99.1%	27,777,347	73.3%	372,894	288,472	661,365	92,514
1,000,000-1,999,999	76	12	99.7%	14,255,875	85.7%	902,123	285,867	1,187,990	99,103
2,000,000-2,999,999	59	3	99.9%	6,045,000	90.9%	965,000	1,050,000	2,015,000	115,557
3,000,000-3,999,999	68	1	99.9%	3,300,000	93.7%	1,650,000	3,300,000	3,300,000	397,183
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	7,250,000	7,250,000	46,278
TOTAL	52	1,938		115,734,929		30,667	29,052	59,719	24,246
TOTAL (PAID ONLY)	55	573		115,734,929		103,722	98,258	201,981	41,720

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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CLOSED IN 2008 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	53	720	82.9%	0	0.0%	0	0	0	0
2,000-2,999	16	1	83.1%	2,674	0.0%	2,674	0	2,674	1,173
3,000-3,999	25	3	83.3%	9,500	0.0%	0	3,167	3,167	1,220
4,000-4,999	22	1	83.4%	4,850	0.0%	4,850	0	4,850	2,987
6,000-6,999	58	1	83.5%	6,000	0.1%	0	6,000	6,000	113,946
7,000-7,999	49	2	83.8%	15,000	0.1%	3,750	3,750	7,500	102,429
10,000-19,999	41	6	84.5%	82,250	0.3%	3,933	9,775	13,708	12,896
20,000-29,999	63	6	85.2%	142,500	0.6%	12,583	11,167	23,750	34,527
30,000-39,999	52	4	85.6%	135,000	1.0%	26,250	7,500	33,750	42,445
40,000-49,999	58	4	86.1%	175,505	1.4%	22,002	21,875	43,876	43,433
50,000-59,999	59	8	87.1%	401,619	2.3%	19,585	30,617	50,202	73,147
60,000-69,999	32	8	87.9%	489,000	3.5%	23,125	37,700	61,125	30,814
70,000-79,999	52	9	89.1%	671,250	5.1%	23,174	51,410	74,583	44,198
80,000-89,999	26	1	89.1%	85,000	5.3%	0	85,000	25,363	25,363
90,000-99,999	75	3	89.4%	286,617	6.0%	23,333	72,206	95,539	34,669
100,000-199,999	52	27	92.5%	3,931,520	15.5%	32,884	112,728	145,612	42,495
200,000-299,999	59	32	96.2%	7,177,555	32.7%	81,192	143,107	224,299	49,870
300,000-399,999	53	5	97.8%	1,754,735	37.1%	60,000	290,947	350,947	65,108
400,000-499,999	42	8	97.7%	3,574,147	45.5%	221,100	225,668	446,768	59,646
500,000-999,999	57	14	99.3%	8,633,282	66.3%	402,688	213,975	616,663	140,332
1,000,000-1,999,999	73	4	99.8%	4,775,000	77.8%	941,250	252,500	1,193,750	117,964
2,000,000-2,999,999	124	1	99.9%	2,000,000	82.6%	1,200,000	800,000	2,000,000	66,349
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	536,100	7,250,000	46,278
TOTAL	53	869				27,389	20,485	47,875	25,506
TOTAL (PAID ONLY)	53	149				159,739	119,476	279,215	56,433

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
 SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
 CLOSED IN 2008 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	43	236	54.1%	0	0.0%	0	0	0	15,454
1-999	12	1	54.4%	450	0.0%	0	0	450	0
1,000-1,999	16	2	54.8%	2,700	0.0%	360	990	1,350	2,693
2,000-2,999	12	5	56.0%	11,156	0.0%	896	1,336	2,231	4,039
3,000-3,999	13	5	57.1%	17,192	0.1%	1,473	1,965	3,438	2,937
4,000-4,999	22	1	57.3%	4,450	0.1%	4,450	0	4,450	1,800
5,000-5,999	18	7	58.9%	35,000	0.2%	0	5,000	5,000	1,012
6,000-6,999	56	2	59.4%	13,000	0.2%	5,200	1,300	6,500	51,351
7,000-7,999	8	4	60.3%	30,084	0.3%	2,388	5,134	7,521	973
8,000-8,999	25	3	61.0%	25,250	0.4%	4,367	4,050	8,417	189,233
10,000-19,999	29	20	65.6%	265,040	1.1%	3,820	9,432	13,252	11,539
20,000-29,999	54	12	68.4%	265,167	1.9%	12,289	9,809	22,097	15,304
30,000-39,999	64	12	71.1%	404,092	3.0%	14,094	19,580	33,674	43,503
40,000-49,999	66	11	73.6%	467,943	4.3%	10,817	31,723	42,540	4,636
50,000-59,999	61	13	76.6%	678,116	6.2%	17,658	34,505	52,163	16,886
60,000-69,999	57	5	77.8%	322,058	7.1%	13,554	50,857	64,412	21,169
70,000-79,999	62	11	80.3%	826,919	9.4%	36,484	38,690	75,174	34,670
80,000-89,999	82	2	80.7%	173,714	9.9%	12,632	74,225	86,857	28,990
90,000-99,999	62	4	81.7%	389,356	10.9%	20,362	76,978	97,339	8,475
100,000-199,999	56	32	89.0%	4,356,982	23.1%	73,784	62,371	136,156	46,867
200,000-299,999	39	15	92.4%	3,304,500	32.3%	89,928	130,372	220,300	51,255
300,000-399,999	41	9	94.5%	3,075,000	40.8%	111,556	230,111	341,667	41,002
400,000-499,999	37	6	95.9%	2,513,906	47.8%	207,314	211,671	418,984	52,623
500,000-599,999	56	11	98.4%	7,751,659	69.4%	331,682	373,015	704,696	35,004
1,000,000-1,999,999	82	5	99.5%	5,700,000	85.3%	777,420	362,580	1,140,000	84,083
2,000,000-2,999,999	24	1	99.8%	2,000,000	90.8%	0	2,000,000	2,000,000	280,321
3,000,000-3,999,999	68	1	100.0%	3,300,000	100.0%	1,650,000	1,650,000	3,300,000	397,183
TOTAL	45	436		35,933,734		37,869	44,548	82,417	24,296
TOTAL (PAID ONLY)	48	200		35,933,734		82,554	97,114	179,669	34,729

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2007 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	51	1,618	69.1%	0	0.0%	0	0	0	19,191
1,999	7	6	69.4%	2,923	0.0%	193	294	487	9
1,000-1,999	13	10	69.8%	12,983	0.0%	561	738	1,298	4,480
2,000-2,999	10	13	70.4%	31,447	0.0%	1,368	1,051	2,419	731
3,000-3,999	22	5	70.6%	16,501	0.1%	1,393	1,907	3,300	6,007
4,000-4,999	7	6	70.8%	25,935	0.1%	2,231	2,092	4,323	2,930
5,000-5,999	33	19	71.6%	95,650	0.1%	2,942	2,092	5,034	27,549
6,000-6,999	15	4	71.8%	24,354	0.2%	4,315	1,774	6,089	0
7,000-7,999	35	7	72.1%	52,440	0.2%	3,501	3,991	7,491	8,141
8,000-8,999	31	2	72.2%	16,356	0.2%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	72.3%	18,230	0.2%	2,850	6,400	9,250	31
10,000-19,999	34	74	75.4%	1,003,882	0.9%	6,955	6,611	13,566	14,910
20,000-29,999	40	37	77.0%	879,932	1.5%	10,636	13,146	23,782	39,928
30,000-39,999	46	37	78.6%	1,244,385	2.4%	14,135	19,497	33,632	29,371
40,000-49,999	37	16	79.3%	704,766	2.9%	16,182	27,866	44,048	25,654
50,000-59,999	45	52	81.5%	2,641,465	4.8%	21,177	29,620	50,797	45,272
60,000-69,999	33	15	82.1%	941,978	5.5%	27,810	34,989	62,799	16,184
70,000-79,999	43	30	83.4%	2,225,500	7.0%	37,275	36,908	74,183	36,742
80,000-89,999	41	19	84.2%	1,597,229	8.1%	40,342	43,722	84,065	35,827
90,000-99,999	39	9	84.6%	831,667	8.7%	11,111	81,296	92,407	16,537
100,000-199,999	48	118	89.7%	16,215,600	20.2%	64,746	72,675	137,420	46,753
200,000-299,999	50	99	93.9%	22,848,030	36.3%	104,099	126,690	230,788	61,703
300,000-399,999	49	52	96.1%	17,041,840	48.3%	142,356	185,372	327,728	68,782
400,000-499,999	43	18	96.9%	7,956,373	54.0%	244,154	197,867	442,021	77,109
500,000-999,999	61	51	99.1%	33,826,339	77.8%	334,271	328,991	663,262	88,331
1,000,000-1,999,999	59	19	99.9%	22,651,909	93.8%	818,311	373,895	1,192,206	129,762
2,000,000-2,999,999	38	2	100.0%	5,483,838	97.7%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
TOTAL	48	2,341		141,641,822		32,261	28,244	60,505	27,783
TOTAL (PAID ONLY)	43	723		141,641,822		104,457	91,452	195,908	47,009

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2007 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	53	808	77.1%	0	0.0%	0	0	0	23,650
3,000-3,999	49	1	77.2%	3,000	0.0%	3,000	0	3,000	30,033
5,000-5,999	44	2	77.4%	10,000	0.0%	5,000	0	5,000	10,604
7,000-7,999	29	2	77.6%	14,940	0.1%	7,470	0	7,470	7,660
10,000-19,999	48	18	79.3%	243,277	0.5%	9,166	4,350	13,515	15,948
20,000-29,999	48	10	80.3%	246,618	0.9%	11,412	13,250	24,662	31,599
30,000-39,999	51	11	81.3%	370,000	1.5%	13,647	19,989	33,636	37,584
40,000-49,999	48	2	81.5%	81,900	1.6%	23,075	17,875	40,950	19,870
50,000-59,999	48	18	83.2%	922,000	3.2%	19,108	32,114	51,222	58,877
60,000-69,999	40	5	83.7%	317,696	3.7%	22,247	41,293	63,539	20,898
70,000-79,999	46	6	84.3%	445,000	4.5%	49,167	25,000	74,167	47,703
80,000-89,999	41	6	84.8%	499,000	5.3%	39,167	44,000	83,167	28,315
90,000-99,999	42	6	85.4%	555,000	6.2%	16,667	75,833	92,500	18,622
100,000-199,999	52	41	89.3%	5,681,489	15.8%	71,505	67,068	138,573	60,307
200,000-299,999	48	49	94.0%	10,966,130	34.2%	103,181	120,618	223,799	53,839
300,000-399,999	54	23	96.2%	7,479,368	46.7%	147,146	178,044	325,190	88,690
400,000-499,999	34	5	96.7%	2,146,373	50.3%	139,126	290,149	429,275	74,406
500,000-999,999	57	25	99.1%	16,596,672	78.1%	278,741	385,126	663,867	80,720
1,000,000-1,999,999	55	10	100.0%	13,036,909	100.0%	931,691	372,000	1,303,691	99,548
TOTAL	52	1,048		59,615,372		28,570	28,315	56,885	31,011
TOTAL (PAID ONLY)	49	240		59,615,372		124,756	123,641	248,397	55,796

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2007 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	322	57.4%	0	0.0%	0	0	0	16,134
1-999	9	3	57.9%	1,600	0.0%	267	267	533	0
1,000-1,999	10	6	59.0%	6,906	0.0%	451	700	1,151	1,861
2,000-2,999	8	8	60.4%	19,347	0.1%	1,918	500	2,418	1,040
3,000-3,999	12	3	61.0%	10,001	0.1%	1,322	2,011	3,334	0
4,000-4,999	10	3	61.5%	12,781	0.1%	2,327	1,933	4,260	5,843
5,000-5,999	19	9	63.1%	45,500	0.2%	2,028	3,028	5,056	911
6,000-6,999	7	1	63.3%	6,240	0.2%	6,240	0	6,240	0
7,000-7,999	37	3	63.8%	22,500	0.3%	3,000	4,500	7,500	9,691
8,000-8,999	31	2	64.2%	16,356	0.3%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	64.5%	18,500	0.4%	2,850	6,400	9,250	31
10,000-19,999	28	35	70.8%	481,856	1.5%	5,654	8,113	13,767	11,511
20,000-29,999	36	12	72.9%	280,814	2.2%	12,771	10,630	23,401	49,294
30,000-39,999	38	14	75.4%	469,656	3.3%	14,851	18,696	33,547	29,628
40,000-49,999	35	8	76.8%	346,916	4.1%	17,991	25,373	43,365	36,472
50,000-59,999	45	15	79.5%	764,465	5.9%	19,506	31,458	50,964	31,778
60,000-69,999	18	2	79.9%	134,298	6.2%	47,401	19,748	67,149	4,009
70,000-79,999	38	11	81.8%	823,000	8.1%	37,674	37,144	74,818	31,375
80,000-89,999	44	11	83.8%	929,444	10.3%	44,972	39,523	84,495	40,316
90,000-99,999	36	2	84.1%	180,000	10.7%	0	90,000	18,270	
100,000-199,999	42	35	90.4%	4,617,839	21.6%	63,381	68,557	131,938	36,580
200,000-299,999	47	17	93.4%	4,015,300	31.0%	99,616	136,578	236,194	70,905
300,000-399,999	44	12	95.5%	3,933,644	40.2%	158,191	169,613	327,804	53,812
400,000-499,999	54	6	96.6%	2,650,000	46.5%	290,000	151,667	441,667	111,247
500,000-999,999	89	8	98.0%	5,525,000	59.4%	454,047	236,578	690,625	102,102
1,000,000-1,999,999	68	8	99.5%	8,540,000	79.5%	689,625	377,875	1,067,500	172,467
2,000,000-2,999,999	38	2	99.8%	5,483,838	92.4%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
TOTAL	41	561		42,585,801		47,433	28,477	75,911	27,475
TOTAL (PAID ONLY)	37	239		42,585,801		111,339	66,844	178,183	42,755

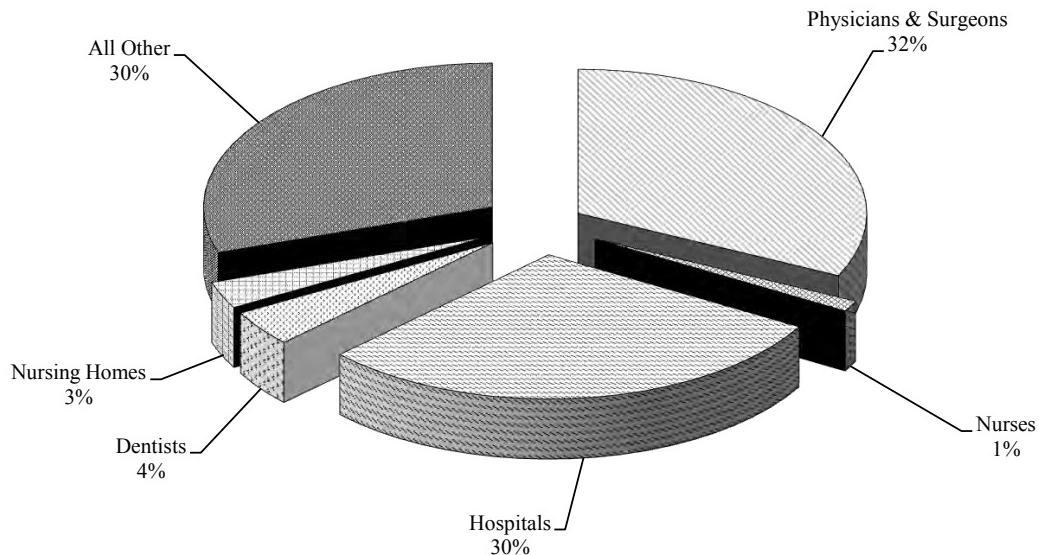
Section III

Claim Severity by Injury Severity and Lapsed Time to Disposition

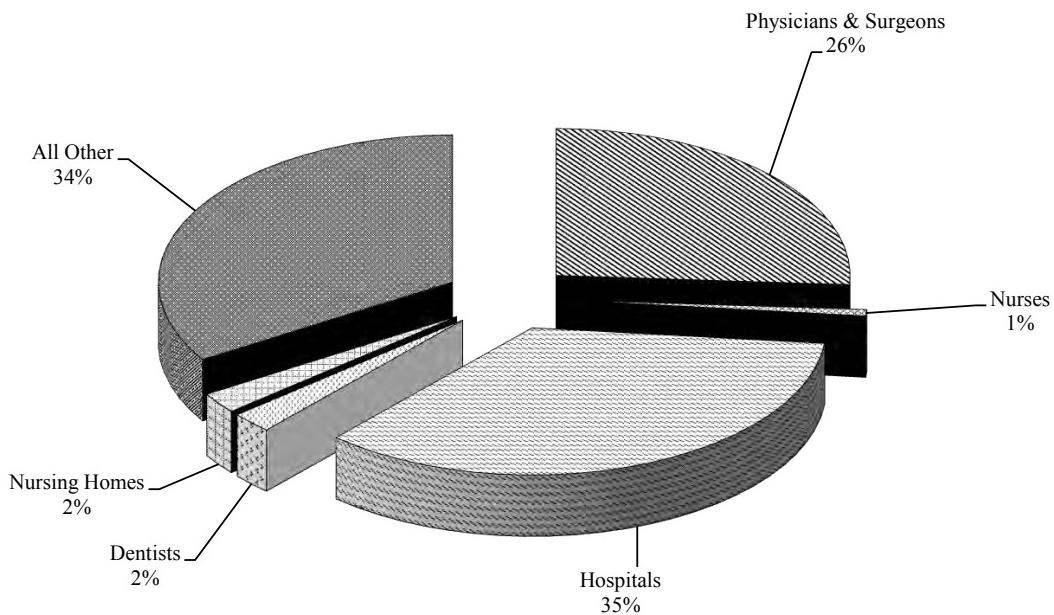
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

**Percentage of Paid
Claims by Profession - 2009**



**Percentage of Paid
Claims by Profession - 2008**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2009			2009-2008			2008			2008-2007			2007			2007-2006		
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity		
CHIROPRACTORS	4	34,250	(20,00)	18.92	5	28,800	(28.57)	(1.54)	7	29,250	16,67	11,32	125,379	32,26	41	125,379	32,26	11,32
CLINICS/CORP	45	83,617	(41,56)	1.60	77	82,304	87,80	(34,36)	41	125,379	32,26	11,32	(22,22)	30,74	14	(22,22)	30,74	11,32
DENTISTS	16	20,572	45,45	(41,23)	11	35,003	(21,43)	30,64	14	26,793	47,13	35,05	91,991	47,13	128	68,881	47,13	35,05
HOSPITALS	71	73,153	(28,28)	(20,48)	99	60,000	(83,33)	40,35	6	42,750	100,00	(55,00)	(36,10)	100,00	6	99,996	100,00	(55,00)
NURSES	4	35,250	30,00	(41,25)	1	60,000	(83,33)	40,35	(31,76)	4	99,996	0,00	22,39	0,00	0,00	0,00	0,00	22,39
NURSING HOMES	5	43,600	(37,50)	(36,10)	8	68,236	100,00	(31,76)	4	99,996	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
OPTOMETRIST	0	0	0,00	0,00	1	15,000	(58,82)	(56,10)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
PHARMACIES	14	35,599	10,00	134,95	7	15,152	(58,82)	(56,10)	17	34,516	54,55	153,98	42,42	42,42	49	165,587	54,55	153,98
PHYS & SURG	47	148,337	42,42	(15,70)	33	175,965	(32,65)	6,27	49	25,64	55,98	55,98	33,33	33,33	3	108,333	55,98	55,98
PODIATRIST/CHIROPODIST	4	103,750	33,33	(66,71)	3	311,667	0,00	187,69	3	108,333	(25,00)	115,59	0,00	0,00	0,00	0,00	0,00	0,00
TOTAL	210	84,129	(14,29)	(12,08)	245	95,683	(8,92)	6,27	269	90,034	32,51	38,99						

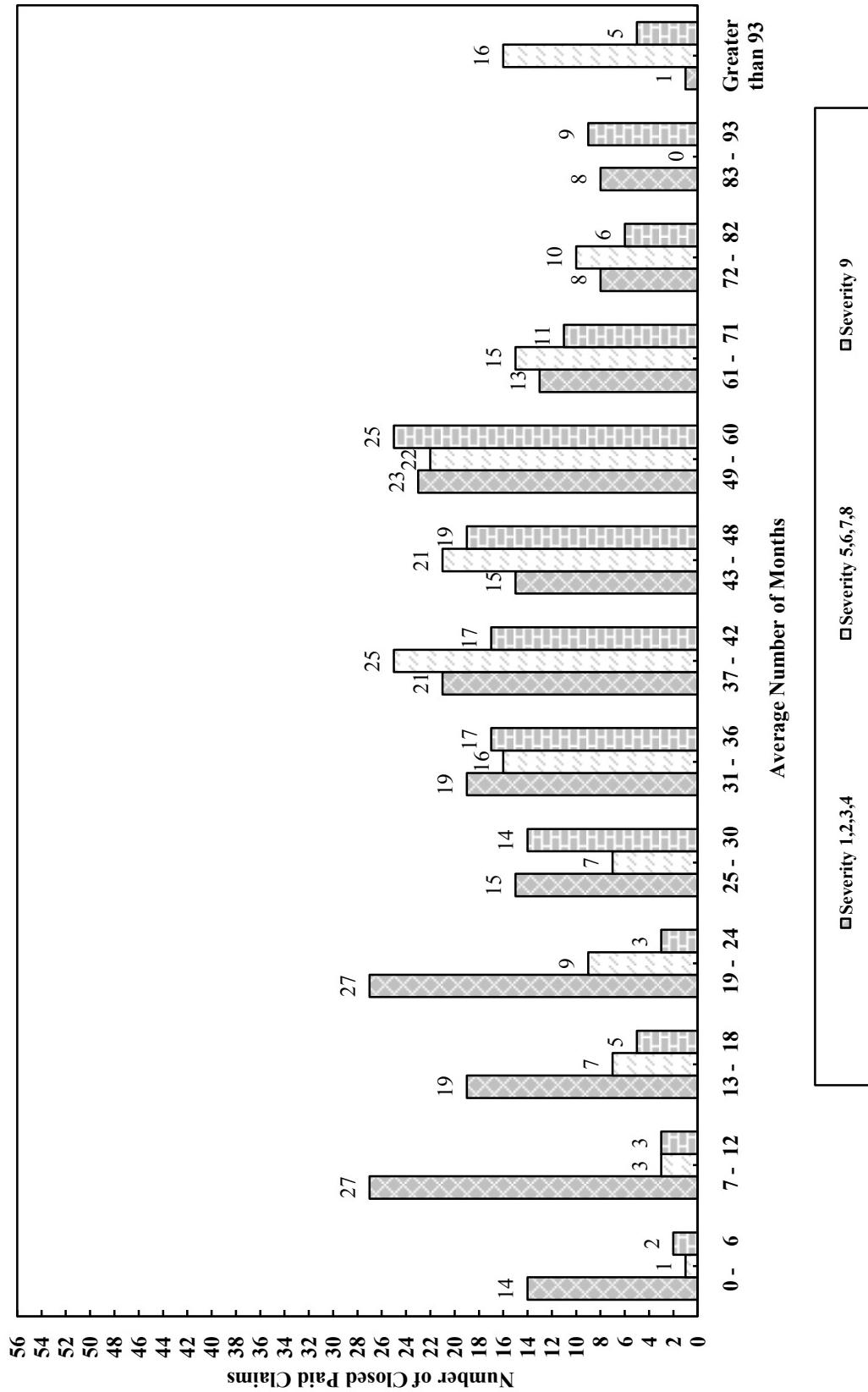
Severity 5,6,7,8

Profession Type	2009			2009-2007			2008			2008-2007			2007			2007-2006		
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity		
CHIROPRACTORS	2	130,000	0,00	0,00	0	359,634	(10,00)	0,00	2	645,000	0,00	0,00	236,608	66,67	60	236,608	66,67	0,00
CLINICS/CORP	47	316,981	(12,96)	(11,86)	54	359,634	(33,33)	54,93	3	422,579	200,00	152,26	50,00	50,00	21,442	200,00	50,00	(40,18)
DENTISTS	3	126,101	50,00	460,45	2	22,500	(28,30)	0,42	53	442,579	29,27	38,57	9,897	9,897	9	149,444	29,27	38,57
HOSPITALS	35	918,897	(7,89)	106,75	38	444,451	(77,78)	58,92	3	161,667	0,00	0,00	125,000	125,000	0,00	125,000	125,000	(40,07)
NURSES	0	0	0,00	0,00	1	175,000	(66,67)	8,25	3	0,00	0,00	0,00	0,00	0,00	0	0,00	0,00	0,00
NURSING HOMES	0	0	0,00	0,00	0	0,00	0,00	0,00	0	0,00	0,00	0,00	0,00	0,00	0	0,00	0,00	0,00
OPTOMETRIST	1	4,000	0,00	0,00	0	0,00	0,00	0,00	0	0,00	0,00	0,00	0,00	0,00	0	0,00	0,00	0,00
PHARMACIES	0	0	0,00	0,00	0	0,00	0,00	0,00	0	0,00	0,00	0,00	0,00	0,00	0	0,00	0,00	0,00
PHYS & SURG	63	357,906	3,28	(9,01)	61	393,362	(37,76)	13,78	98	345,718	34,25	4,15	33,33	33,33	19,52	311,667	34,25	4,15
PODIATRIST/CHIROPODIST	1	20,000	(75,00)	(94,63)	4	372,500	(28,87)	(29,87)	231	327,501	41,72	(1,42)	0,00	0,00	0	0,00	41,72	(1,42)
TOTAL	152	462,302	(6,17)	19,85	162	385,737	(29,87)	17,78	231	327,501	41,72	(1,42)						

Severity 9

Profession Type	2009			2009-2008			2008			2008-2007			2007			2007-2006		
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity		
CHIROPRACTORS	0	0	0,00	0,00	0	0	0,00	0,00	1	225,000	0,00	0,00	1,241	50	50	20,000	50	0,00
CLINICS/CORP	29	174,037	(27,50)	(1,97)	40	177,539	(20,00)	(20,00)	2	202,689	38,89	(45,03)	652,500	100,00	100,00	652,500	100,00	13,48
DENTISTS	1	1,000,000	0,00	0,00	0	0	0,00	0,00	2	652,500	13,48	13,48	11,28	58	58	177,799	58	13,48
HOSPITALS	41	182,025	(34,92)	15,40	63	157,737	8,62	(11,28)	162,01	162,01	6	87,783	14,29	6	177,799	6	14,29	
NURSES	2	200,000	100,00	(13,04)	1	230,000	(83,33)	(83,33)	162,01	162,01	6	87,783	14,29	6	177,799	6	14,29	
NURSING HOMES	10	171,000	15,00	12,13	4	152,500	(60,00)	(60,00)	10,90	10,90	10	137,506	(28,57)	10	137,506	10	(28,57)	
PHARMACIES	2	50,000	0,00	2,04	2	49,000	(33,33)	(33,33)	3	49,000	3	0,00	90,000	3	90,000	3	0,00	
PHYS & SURG	50	237,063	(9,09)	10,49	55	214,565	(40,86)	(40,86)	13,24	13,24	93	189,476	86,00	93	189,476	93	86,00	
PODIATRIST/CHIROPODIST	1	800,000	0,00	3,100,00	1	25,000	0,00	0,00	0	0,00	0	0,00	0,00	0,00	0,00	0,00	0,00	
TOTAL	136	208,627	(18,07)	16,20	166	179,537	(25,56)	(25,56)	223	187,309	50,68	(34,64)						

**Lapsed Months From Incident to Disposition
2009 Closed Paid Claims - All Health Care Providers**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009-2008			2008-2007			2007-2006		
			Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid
0- 6	14	13,340	(0.30)	(0.07)	20	14,340	(0.31)	0.17	29	12,284	0.32
7-12	27	37,864	(0.07)	0.31	29	28,895	(0.33)	0.04	43	27,753	0.59
13-18	19	41,711	(0.05)	(0.31)	20	60,399	0.05	0.05	19	36,587	0.12
19- 24	27	55,250	0.13	(0.35)	24	84,888	(0.08)	0.30	26	65,291	0.73
25- 30	15	56,272	(0.17)	(0.22)	18	71,702	(0.40)	0.20	30	59,625	0.67
31- 36	19	118,998	1.38	0.30	8	91,260	(0.62)	(0.17)	21	110,412	0.75
37- 42	21	187,532	0.05	0.40	20	133,475	(0.09)	0.26	22	105,882	0.10
43- 48	15	111,967	0.67	(0.22)	9	144,000	(0.50)	(0.48)	18	276,069	0.06
49- 60	23	96,204	0.10	(0.61)	21	244,909	(0.09)	1.47	23	99,350	0.00
61- 71	13	83,317	0.44	(0.67)	9	251,000	(0.36)	0.46	14	171,786	0.17
72- 82	8	183,584	0.33	(0.16)	6	218,456	(0.45)	0.28	11	170,726	0.38
83- 93	8	48,313	0.14	(0.47)	7	91,071	(0.40)	0.37	5	145,555	(0.29)
94-104	0	0	0.00	0.00	3	23,833	(0.57)	(0.71)	7	82,143	2.50
105-115	1	300,000	(0.98)	3.37	45	68,665	0.00	0.00	0	4,37	0.00
116-126	0	0	0.00	0.00	3	47,936	0.00	0.00	0	0.00	0.00
127-137	0	0	0.00	0.00	1	265,595	0.00	0.00	0	0.00	0.00
149-159	0	0	0.00	0.00	1	15,000	0.00	0.00	0	0.00	0.00
215-225	0	0	0.00	0.00	1	150,000	0.00	(0.85)	1	1,000,000	0.00
TOTAL	210	84,129	(0.14)	(0.12)	245	95,683	(0.09)	0.06	269	90,034	0.33

Severity 5,6,7,8

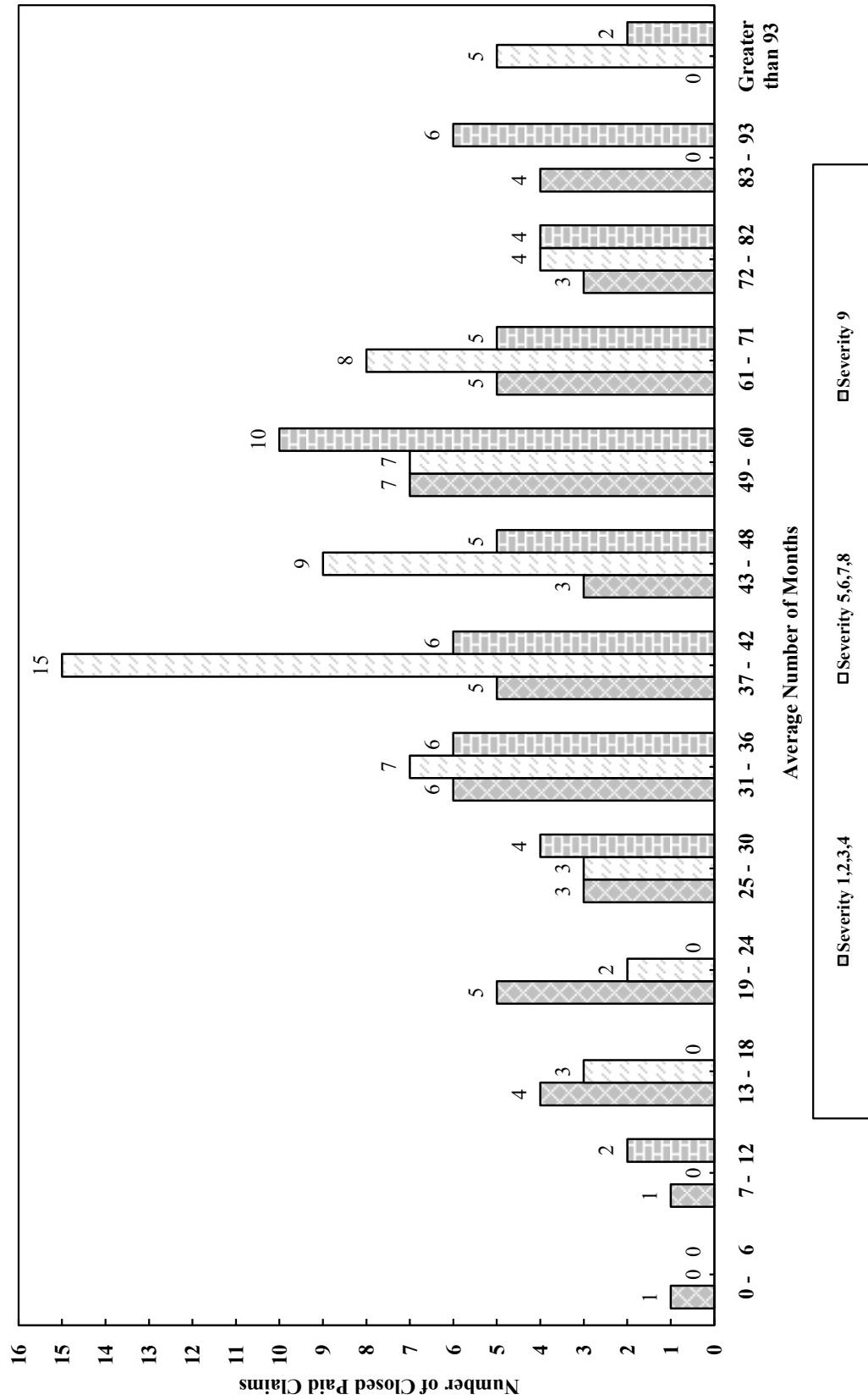
Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009-2008			2008-2007			2007-2006		
			Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid
0- 6	1	802	(0.50)	(0.95)	2	17,500	0.00	0.00	0	0.00	0.00
7-12	3	101,667	0.50	0.25	2	81,250	(0.67)	(0.49)	6	160,417	1.05
13-18	7	286,571	0.17	(0.06)	6	305,417	(0.35)	2.30	9	92,488	(0.74)
19- 24	9	1,970,000	(0.31)	2.01	13	355,501	0.08	2.14	12	113,333	0.50
25- 30	7	555,238	(0.36)	(0.89)	11	390,227	(0.54)	(0.01)	24	392,558	2.00
31- 36	16	316,250	1.67	(0.45)	6	577,333	(0.79)	(0.04)	28	603,476	1.80
37- 42	25	293,054	0.32	0.09	19	269,954	(0.30)	(0.20)	27	335,962	1.25
43- 48	21	690,929	(0.13)	(0.08)	24	750,940	(0.08)	1.26	26	332,068	0.86
49- 60	22	417,898	0.16	0.95	19	214,111	(0.37)	(0.16)	30	247,575	(0.27)
61- 71	15	301,599	1.14	(0.58)	7	715,707	(0.75)	1.16	28	332,021	0.33
72- 82	10	692,500	0.11	0.75	9	395,556	(0.44)	0.88	16	210,938	0.23
83- 93	0	0	0.00	0.00	8	340,938	(0.27)	0.98	11	171,944	(0.14)
94-104	6	322,237	0.00	0.12	6	287,493	0.50	0.13	4	255,000	0.33
105-115	2	205,000	(0.91)	0.65	23	124,260	22.00	0.66	1	75,000	(0.67)
116-126	1	80,000	(0.67)	(0.91)	3	916,667	(0.40)	0.75	5	525,000	0.22
127-137	2	334,116	0.00	0.00	0	0	0.00	0.00	1	600,000	0.00
138-148	0	0	0.00	0.00	2	165,625	0.00	0.00	0	0.00	0.00
149-159	1	350,000	0.00	0.00	0	0	0.00	0.00	1	709,173	0.00
182-192	2	2,000,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
203-214	1	350,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
215-225	1	511,217	(0.50)	(0.46)	2	950,000	0.00	0.49	2	637,500	0.00
TOTAL	152	462,302	(0.06)	0.20	162	385,737	(0.30)	0.18	231	327,501	0.42

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Months From Incident to Disposition	Number of Paid Claims	2009 Average Indemnity Per Claim	2009-2008		2008-2007		2007-2006	
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity
0- 6	2	72,500	1,00	23.17	1	3,000	0.00	0.00
7-12	3	133,333	(0.40)	(0.39)	5	217,118	0.25	(0.20)
13- 18	5	328,500	0.25	0.21	4	272,500	(0.60)	0.25
19- 24	3	158,333	(0.63)	(0.63)	8	173,750	(0.27)	(0.55)
25- 30	14	276,326	0.27	1.06	11	134,202	(0.66)	(0.73)
31- 36	17	260,147	0.21	0.75	14	148,324	(0.52)	(0.43)
37- 42	17	126,912	(0.39)	(0.42)	28	218,947	0.22	0.71
43- 48	19	209,625	(0.14)	(0.12)	22	238,004	0.00	(0.06)
49- 60	25	149,181	0.14	(0.31)	22	216,250	(0.54)	0.44
61- 71	11	348,270	(0.15)	1.01	13	173,282	(0.28)	0.60
72- 82	6	224,942	(0.33)	1.02	9	111,296	(0.10)	0.53
83- 93	9	208,516	0.80	3.44	5	47,000	0.67	(0.25)
94-104	1	30,000	(0.86)	(0.68)	7	93,214	(0.22)	8.00
105-115	2	31,250	(0.82)	(0.71)	11	108,366	4.50	(0.70)
116-126	0	0	0.00	2	105,638	0.00	2	168,750
127-137	2	200,000	0.00	0	0	0.00	0	1,00
149-159	0	0	0.00	4	253,125	0.00	0	0.00
160-170	0	0	0.00	0	0	0.00	1	200,000
171-181	0	0	0.00	0	0	0.00	1	200,000
203-214	0	0	0	0	0	0.00	0	0
TOTAL	136	208,627	-0.18	0.16	166	179,537	-0.26	-0.35

Lapsed Months From Incident to Disposition
2009 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance, Financial Institutions and Professional Registration
 Bodily Injury Claim Indemnity Comparisons
 Physicians and Surgeons

Severity 1,2,3,4

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009		2009-2008		2008		2008-2007		2007-2006	
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
0- 6	1	30,000	0.00	(0.50)	1	60,000	0.00	11,00	1	5,000	0.00	(0.90)
7-12	1	10,000	(0.67)	(0.12)	3	11,333	0.00	(0.17)	3	13,722	0.50	1.74
13-18	4	33,375	0.33	(0.77)	3	142,558	0.00	(0.02)	0	0	0.00	0.00
19- 24	5	132,469	0.25	0.20	4	109,963	(0.20)	(0.02)	5	112,488	4.00	31.14
25- 30	3	169,333	(0.25)	0.31	4	129,500	0.00	0.92	4	67,500	1.00	0.18
31- 36	6	265,000	0.00	0.00	0	0	0.00	0.00	7	146,450	6.00	(0.64)
37- 42	5	255,000	0.00	1.53	5	100,650	(0.17)	(0.42)	6	172,750	0.00	0.54
43- 48	3	78,000	0.50	(0.48)	2	150,000	(0.67)	(0.64)	6	417,333	0.50	0.96
49- 60	7	164,714	0.17	(0.58)	6	394,792	(0.14)	(2.51)	7	112,500	0.75	(0.39)
61- 71	5	122,500	4.00	(0.65)	1	350,000	(0.75)	3.22	4	83,000	(0.20)	0.01
72- 82	3	143,667	2.00	(0.62)	1	379,735	(0.50)	(0.35)	2	587,500	(0.33)	6.34
83- 93	4	83,125	1.00	0.04	2	80,000	1.00	(0.20)	1	100,000	(0.75)	(0.20)
94-104	0	0.00	0.00	0	0	0.00	0.00	0.00	3	91,667	0.50	4.99
127-137	0	0.00	0.00	1	265,595	0.00	0.00	0	0	0.00	0.00	0.00
TOTAL	47	148,337	0.42	(0.16)	33	175,965	(0.35)	0.06	49	165,587	0.26	0.56

Severity 5,6,7,8

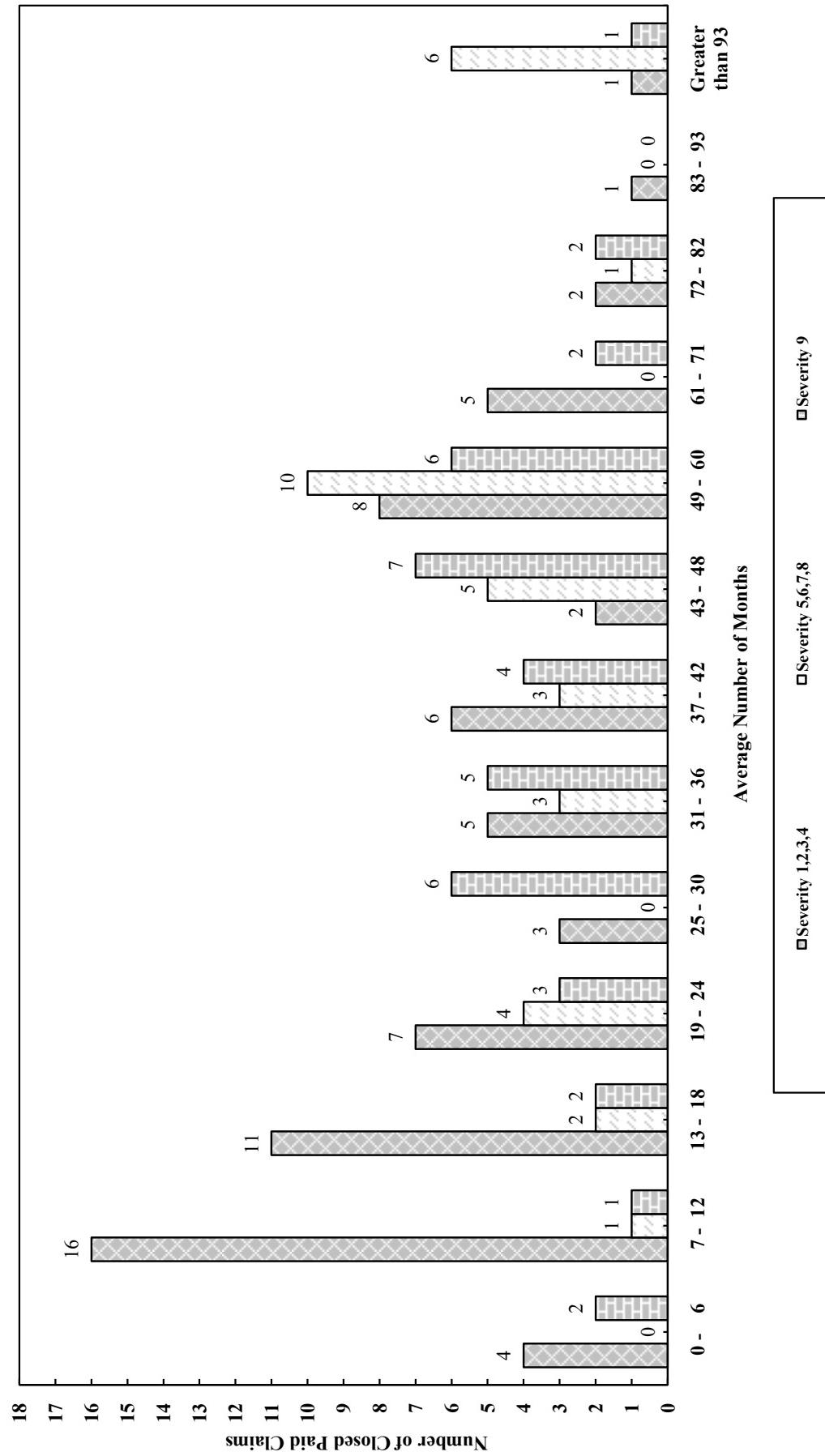
Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009		2009-2008		2008		2008-2007		2007-2006	
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
7-12	0	0	0.00	(0.29)	1	62,500	0.00	(0.04)	1	65,000	0.00	(0.57)
13-18	3	347,833	2.00	(0.67)	2	12,500	0.00	(0.22)	1	125,000	(0.50)	(0.75)
19- 24	2	312,500	2.13	6	100,000	2.00	(0.60)	2	127,500	(0.33)	(0.64)	
25- 30	3	497,500	(0.25)	0.59	4	313,750	(0.60)	0.16	10	269,407	4.00	0.13
31- 36	7	218,929	6.00	2.42	1	64,000	(0.93)	(0.88)	15	548,900	2.75	1.09
37- 42	15	237,541	0.67	(0.04)	9	248,500	(0.31)	0.27	13	195,844	1.60	(0.32)
43- 48	9	343,333	(0.40)	15	821,719	0.88	0.65	8	498,125	(0.22)	0.21	
49- 60	7	497,429	0.17	3.74	6	105,020	(0.67)	(0.61)	18	272,001	0.75	(0.14)
61- 71	8	296,016	3.00	(0.15)	2	349,975	(0.86)	(0.16)	14	417,614	0.75	(0.16)
72- 82	4	912,500	(0.20)	2.66	5	249,000	(0.39)	0.10	8	225,625	0.00	(0.32)
83- 93	0	0.00	0.00	3	69,167	(0.40)	(0.72)	5	244,000	(0.17)	1.05	
94-104	1	603,000	(0.50)	1.19	2	274,980	0.00	0.00	0	0.00	0.00	0.00
105-115	2	205,000	1.00	(0.80)	1	1,000,000	0.00	0.00	0	0.00	0.00	0.00
116-126	0	0.00	0.00	2	1,050,000	0.40	2	750,000	6.50	0.00	0.00	
127-137	1	177,132	0.00	0.00	0	0	0.00	0	0	0.00	0.00	0.00
138-148	0	0.00	0.00	2	165,625	0.00	0.00	0	0	0.00	0.00	0.00
149-159	0	0.00	0.00	0	0	0.00	0.00	1	709,173	0.00	0.00	0.00
215-225	1	511,217	0.00	1.56	1	200,000	0.00	0.00	0	0.00	0.00	0.00
TOTAL	63	357,906	0.03	(0.09)	61	393,362	(0.38)	0.14	98	345,718	0.34	0.04

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

Lapsed Months From Incident to Disposition	Number of Paid Claims	2009 Average Indemnity Per Claim	2009-2008			2008-2007			2007-2006		
			Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid
7-12	2	90,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0
13-18	0	0	0.00	0.00	0	0	0.00	0.00	4	150,000	1,00
19- 24	0	0	0.00	0.00	3	127,500	0.50	1.43	2	52,500	(0.33)
25- 30	4	281,515	3.00	0.41	1	200,000	(0.91)	0.22	11	164,277	10,00
31- 36	6	263,333	0.50	0.81	4	145,209	(0.64)	(0.43)	11	256,318	1,20
37- 42	6	145,833	(0.50)	(0.47)	12	274,209	0.33	0.31	9	209,444	0.80
43- 48	5	105,583	(0.55)	(0.57)	11	243,585	0.83	0.48	6	165,139	0.20
49- 60	10	224,952	0.11	0.13	9	198,611	(0.70)	(0.09)	30	218,100	1,73
61- 71	5	557,667	0.67	1.12	3	262,882	(0.57)	0.43	7	183,464	0.40
72- 82	4	212,413	(0.20)	0.84	5	115,333	(0.29)	(0.29)	7	127,024	(0.13)
83- 93	6	237,774	2.00	6.32	2	32,500	0.00	(0.59)	2	80,000	1,00
94-104	0	0	0.00	0.00	1	250,000	(0.50)	1.50	2	100,000	1,00
105-115	1	50,000	(0.67)	(0.79)	3	233,333	0.50	0.38	2	168,750	0.00
127-137	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00
149-159	0	0	0.00	0.00	1	500,000	0.00	0.00	0	0.00	0.00
TOTAL	50	237,063	(0.09)	0.10	55	214,565	(0.41)	0.13	93	189,476	0.86
											(0.38)

Lapsed Months From Incident to Disposition
2009 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 1,2,3,4												
Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009-2008		2008-2007		2007-2006					
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid			
0- 6	4	8,249	(0.69)	0.46	13	15,196	(0.19)	(0.03)	16	15,597	0.07	0.61
7-12	16	40,851	0.00	0.05	16	38,913	(0.50)	0.36	32	28,642	0.68	1.19
13-18	11	50,455	(0.21)	0.52	14	33,236	0.08	(0.17)	13	40,242	0.63	(0.61)
19- 24	7	39,571	(0.46)	(0.55)	13	87,227	(0.07)	0.63	14	53,438	2.50	1.85
25- 30	3	11,667	(0.25)	(0.89)	4	102,408	(0.76)	1.06	17	49,809	0.89	0.39
31- 36	5	82,291	0.67	(0.42)	3	140,693	(0.63)	0.31	8	107,174	1.00	0.05
37- 42	6	268,861	(0.33)	1.21	9	121,667	0.29	0.29	7	94,164	0.75	(0.17)
43- 48	2	113,250	(0.50)	0.77	4	64,000	(0.35)	(0.29)	6	301,667	0.00	2.64
49- 60	8	54,375	0.00	(0.81)	8	292,606	1.00	13,08	4	20,775	(0.33)	(0.76)
61- 71	5	68,123	0.67	(0.69)	3	216,333	0.00	0.59	3	136,000	(0.25)	(0.23)
72- 82	2	152,500	(0.50)	(0.64)	2	420,000	(0.35)	2.04	3	138,333	(0.25)	2.88
83- 93	1	8,500	(0.50)	(0.92)	2	107,500	1.00	6.17	1	15,000	(0.50)	0.09
94-104	0	0	0.00	0.00	2	31,250	(0.35)	(0.67)	3	95,000	0.00	0.00
105-115	1	300,000	(0.50)	4.78	2	51,931	0.00	0.00	0	0.00	0.00	0.00
116-126	0	0	0.00	0.00	3	47,936	0.00	0.00	0	0.00	0.00	0.00
215-225	0	0	0.00	0.00	1	150,000	0.00	(0.85)	1	1,000,000	0.00	0.00
TOTAL	71	73,153	(0.28)	(0.20)	99	91,991	(0.23)	0.34	128	68,881	0.47	0.35

Severity 5,6,7,8

Severity 5,6,7,8												
Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2009-2008		2008-2007		2007-2006					
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Claims Paid			
0- 6	0	0	0.00	0.00	2	17,500	0.00	0.00	0	0	0.00	0.00
7-12	1	185,000	0.00	0.00	0	0	0.00	0.00	2	87,500	1.00	0.25
13- 18	2	121,250	(0.33)	(0.60)	3	305,000	(0.25)	3.41	4	69,195	0.00	0.00
19- 24	4	2,161,250	0.33	1.27	3	951,483	(0.40)	5.63	5	143,500	0.25	0.37
25- 30	0	0	0.00	0.00	2	105,000	(0.60)	(0.89)	5	94,463	0.00	4.27
31- 36	3	755,000	0.50	(0.18)	2	925,000	(0.60)	(0.17)	5	1,112,768	0.00	3.37
37- 42	3	380,658	2.00	(0.24)	1	500,000	(0.67)	(0.64)	3	1,386,667	0.50	5.16
43- 48	5	1,871,400	0.67	1.36	3	791,667	(0.70)	1.55	10	310,377	2.33	(0.71)
49- 60	10	487,050	1.50	1.24	4	217,000	(0.33)	0.73	6	125,681	1.00	(0.49)
61- 71	0	0	0.00	0.00	2	1,680,000	0.00	8.41	2	178,500	(0.78)	0.00
72- 82	1	20,000	0.00	(0.84)	1	125,000	(0.50)	(0.22)	2	160,000	(0.33)	(0.28)
83- 93	0	0	0.00	0.00	1	235,000	(0.67)	1.70	3	87,126	(0.76)	0.00
94-104	2	502,211	0.00	0.49	2	337,500	(0.33)	0.04	3	323,333	0.00	0.00
105-115	0	0	0.00	0.00	10	53,670	0.00	0.00	0	0	0.00	0.00
116-126	1	80,000	(0.88)	1	650,000	(0.21)	1	1	325,000	0.00	(0.34)	0.00
127-137	0	0	0.00	0.00	0	0.00	0.00	0.00	1	600,000	0.00	0.00
149-159	1	350,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
182-192	2	2,000,000	0.00	0.00	1	1,700,000	0.00	1.62	1	650,000	0.00	0.00
215-225	0	0	0.00	0.00	1	1,700,000	0.00	0.00	1	650,000	0.00	0.00
TOTAL	35	918,897	(0.08)	1.07	38	444,451	(0.28)	0.00	53	442,579	0.29	0.39

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Lapsed Months From Incident to Disposition	Number of Paid Claims	2009 Average Indemnity Per Claim	2009-2008			2008-2007			2007-2006		
			Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid
Severity 9											
0- 6	2	72,500	1.00	23.17	1	3,000	0.00	0.00	0	0.00	0.00
7-12	1	220,000	(0.80)	0.01	5	217,118	1.50	0.24	2	175,000	0.00
13- 18	2	196,250	(0.33)	0.34	3	146,667	0.50	(0.43)	2	255,739	0.00
19- 24	3	158,353	0.50	(0.32)	2	232,500	0.00	(0.10)	2	257,500	(0.58)
25- 30	6	207,917	(0.14)	0.68	7	123,746	0.00	0.71	7	72,402	(0.57)
31- 36	5	175,500	(0.17)	(0.13)	6	200,889	0.00	0.25	6	160,500	0.50
37- 42	4	81,250	(0.43)	(0.46)	7	151,786	0.00	(0.02)	7	154,400	0.00
43- 48	7	372,317	0.17	0.28	6	291,110	(0.35)	0.64	9	177,963	0.00
49- 60	6	62,500	0.20	(0.69)	5	201,000	(0.38)	(0.35)	8	311,354	(0.11)
61- 71	2	134,653	(0.33)	(0.44)	3	241,667	(0.63)	0.73	8	139,469	0.14
72- 82	2	250,000	(0.33)	0.88	3	133,333	0.50	(0.04)	2	138,500	1.00
83- 93	0	0	0.00	0.00	2	28,750	0.00	0.00	0	0.00	0.00
94-104	1	30,000	(0.83)	(0.55)	6	67,083	0.20	(0.63)	5	180,000	0.00
105-115	0	0	0.00	0.00	4	56,089	0.00	0.00	0	0.00	0.00
116-126	0	0	0.00	0.00	2	105,638	0.00	0.00	0	0.00	0.00
149-159	0	0	0.00	0.00	1	37,500	0.00	0.00	0	0.00	0.00
TOTAL	41	182,025	(0.35)	0.15	63	157,737	0.09	(0.11)	.58	177,799	0.45
											(0.04)

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2009

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	226	249	81	14,575,499	10,703,906	3,871,593
MISSOURI HOSPITAL PLAN	142	176	56	12,613,039	8,917,824	3,695,215
MEDICAL ASSURANCE COMPANY INC THE	96	123	16	3,508,432	1,304,825	2,203,607
MEDICAL PROTECTIVE COMPANY	75	103	34	5,168,204	1,720,200	3,448,004
EVEREST INDEMNITY INSURANCE COMPANY	70	85	6	1,330,000	0	1,330,000
INTERMED INSURANCE COMPANY	28	74	7	3,301,217	3,271,517	29,700
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	51	60	12	4,312,500	2,987,500	1,255,000
DOCTORS COMPANY AN INTERINS EXCHANGE	30	42	10	3,918,274	3,199,934	718,340
HEALTH CARE INDEMNITY INC	10	40	8	2,790,500	2,790,500	0
MEDICAL LIABILITY ALLIANCE	28	33	10	2,797,500	1,738,500	1,059,000
CONTINENTAL CASUALTY COMPANY	23	28	6	667,500	5,000	662,500
LEXINGTON INSURANCE COMPANY	8	23	10	1,590,000	58,286	1,531,714
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	36	22	2	725,000	725,000	0
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	16	19	2	95,000	31,082	63,918
PREFERRED PHYSICIANS MEDICAL RRG INC	18	15	0	0	0	0
PHARMACISTS MUTUAL INSURANCE COMPANY	18	14	14	498,387	174,733	323,654
NCMIC INSURANCE COMPANY	10	13	6	397,000	173,000	224,000
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	12	12	5	1,060,000	902,564	157,436
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	8	12	2	352,000	176,000	176,000
CHICAGO INSURANCE COMPANY	0	9	2	650,000	168,000	482,000
HUDSON SPECIALTY INSURANCE COMPANY	6	9	3	375,000	283,640	91,360
FORTRESS INSURANCE COMPANY	8	9	3	151,948	103,132	48,816
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	8	8	4	2,444,945	76,236	2,368,709
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMP	5	8	7	798,000	119,268	678,732
GALEN INSURANCE COMPANY	9	8	0	0	0	0
EVANSTON INSURANCE COMPANY	3	7	3	240,000	55,000	185,000
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	5	7	2	527,500	363,750	163,750
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	3	7	6	890,000	150,000	740,000
TRUCK INSURANCE EXCHANGE	0	7	4	355,000	140,000	215,000
EMERGENCY PHYSICIANS INSURANCE CO RRG	10	7	3	319,500	0	319,500
AMERICAN INSURANCE COMPANY THE	1	6	4	7,971	2,971	5,000
COLUMBIA CASUALTY COMPANY	16	5	4	2,775,000	2,548,037	226,963
PREFERRED PROFESSIONAL INSURANCE COMPANY	4	5	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	3	5	2	575,000	0	575,000
ESSEX INSURANCE COMPANY	0	4	0	0	0	0
CINCINNATI INSURANCE COMPANY THE	3	4	2	1,100,000	0	1,100,000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0	3	2	100,000	20,000	80,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	3	1	515,000	165,000	350,000
TIG INSURANCE COMPANY	1	3	1	30,000	0	30,000
MID CENTURY INSURANCE COMPANY	0	3	3	1,400,000	600,000	800,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	3	0	0	0	0
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	3	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	2	3	2	180,000	40,000	140,000
OMS NATIONAL INSURANCE COMPANY RRG	3	2	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	3	2	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	2	2	1	58,333	0	58,333
FIREMANS FUND INSURANCE COMPANY	0	2	1	4,000	4,000	0
ISMIE MUTUAL INSURANCE COMPANY	0	2	1	100,000	13,371	86,629
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	5	2	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	0	2	0	0	0	0
ADMIRAL INSURANCE COMPANY	1	1	1	9,844	9,844	0
LANDMARK AMERICAN INSURANCE COMPANY	0	1	1	18,000	0	18,000
AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPAN	0	1	1	150,000	0	150,000
GRANITE STATE INSURANCE COMPANY	0	1	0	0	0	0
MEDICUS INSURANCE COMPANY	12	1	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	3	0	0	0	0	0
NAUTILUS INSURANCE COMPANY	2	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	1	0	0	0	0	0
ONEBEACON INSURANCE COMPANY	3	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2009

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
TIG INSURANCE COMPANY OF MICHIGAN	1	0	0	0	0	0
MERIDIAN MUTUAL INSURANCE COMPANY	1	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	0	0	0
ALL SELF INSUREDS	443	484	147	42,835,056	28,682,167	14,152,889
TOTAL	1,476	1,782	498	116,310,149	72,424,787	43,815,362

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2008

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	213	283	60	9,926,547	5,932,492	3,994,055
MEDICAL ASSURANCE COMPANY INC THE	60	177	22	3,143,271	1,551,917	1,591,354
MISSOURI HOSPITAL PLAN	155	160	46	8,595,199	5,049,119	3,546,080
MEDICAL PROTECTIVE COMPANY	74	121	29	4,098,270	826,786	3,271,484
INTERMED INSURANCE COMPANY	31	108	9	875,595	291,446	584,149
CONTINENTAL CASUALTY COMPANY	11	48	18	1,741,251	741,776	999,475
HEALTH CARE INDEMNITY INC	25	46	14	2,215,500	1,776,465	439,035
COMMUNITY BLOOD CENTERS EXCHANGE	0	44	44	2,949,997	0	2,949,997
EVEREST INDEMNITY INSURANCE COMPANY	48	44	4	1,222,500	0	1,222,500
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	35	44	12	3,130,500	2,106,500	1,024,000
DOCTORS COMPANY AN INTERINS EXCHANGE	22	34	7	3,227,999	3,194,499	33,500
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	13	21	3	856,950	407,235	449,715
LEXINGTON INSURANCE COMPANY	15	17	6	1,063,005	775,930	287,075
PREFERRED PHYSICIANS MEDICAL RRG INC	20	16	2	416,000	0	416,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	23	16	3	1,795,000	1,625,000	170,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	15	6	2,326,500	987,250	1,339,250
EMERGENCY PHYSICIANS INSURANCE CO RRG	12	15	1	155,000	0	155,000
PHARMACISTS MUTUAL INSURANCE COMPANY	12	13	7	106,063	47,765	58,298
CHICAGO INSURANCE COMPANY	2	13	8	2,375,000	1,061,596	1,313,404
COLUMBIA CASUALTY COMPANY	6	12	8	907,500	219,675	687,825
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	20	12	3	515,000	145,875	369,125
MEDICAL LIABILITY ALLIANCE	27	12	4	847,500	508,500	339,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	3	12	6	2,785,000	1,695,000	1,090,000
OMS NATIONAL INSURANCE COMPANY RRG	6	10	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	7	9	7	2,425,000	1,167,950	1,257,050
ARCH SPECIALTY INSURANCE COMPANY	1	9	1	80,000	28,000	52,000
NCMIC INSURANCE COMPANY	9	9	5	474,000	72,000	402,000
HUDSON SPECIALTY INSURANCE COMPANY	3	9	1	5,000	0	5,000
RECIPROCAL OF AMERICA	0	7	6	2,290,000	1,374,000	916,000
CINCINNATI INSURANCE COMPANY THE	3	6	2	17,500	0	17,500
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	11	6	4	2,158,231	1,916,564	241,667
TRUCK INSURANCE EXCHANGE	2	6	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	6	0	0	0	0
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	7	5	3	860,000	157,000	703,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	5	3	1,075,000	337,500	737,500
OCEANUS INSURANCE COMPANY RRG	1	5	2	71,500	0	71,500
TIG INSURANCE COMPANY	0	4	1	500,000	250,000	250,000
AMERICAN INSURANCE COMPANY THE	9	4	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMP	5	4	3	124,639	16,354	108,285
IRONSHORE SPECIALITY INSURANCE COMPANY	0	3	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	6	3	2	69,119	0	69,119
MID CENTURY INSURANCE COMPANY	2	3	2	107,500	27,500	80,000
EVEREST NATIONAL INSURANCE COMPANY	0	2	1	175,000	0	175,000
PACO ASSURANCE COMPANY INC	1	2	1	54,000	37,460	16,540
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	3	2	1	700,000	700,000	0
ESSEX INSURANCE COMPANY	3	1	0	0	0	0
EVANSTON INSURANCE COMPANY	8	1	1	50,000	0	50,000
ILLINOIS UNION INSURANCE COMPANY	2	1	0	0	0	0
STEADFAST INSURANCE COMPANY	1	1	1	15,000	2,000	13,000
PROVIDERS INS CO	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	3	1	1	16,000	4,578	11,422
CONTINENTAL INSURANCE COMPANY THE	0	1	1	1,700,000	1,200,000	500,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	200,000	0	200,000
TRAVELERS INDEMNITY COMPANY	0	1	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	0	1	1	1,430,875	1,430,875	0
FORTRESS INSURANCE COMPANY	2	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	1	75,000	0	75,000
ADMIRAL INSURANCE COMPANY	1	0	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE COMPANY	7	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	2	0	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	0	0	0	0	0
ONEBEACON INSURANCE COMPANY	3	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	0	0	0
GALEN INSURANCE COMPANY	10	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	3	0	0	0	0	0
MEDICUS INSURANCE COMPANY	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2008

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ALL SELF INSUREDS	401	523	199	45,786,418	21,766,357	24,020,061
TOTAL	1366	1938	573	115734929	59432964	56301965

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2007

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	221	285	86	19,543,119	11,918,310	7,624,809
MISSOURI HOSPITAL PLAN	173	233	73	9,398,080	5,638,847	3,759,233
MEDICAL ASSURANCE COMPANY INC THE	129	205	29	6,361,366	3,562,424	2,798,942
INTERMED INSURANCE COMPANY	22	176	33	5,751,500	3,880,687	1,870,813
MEDICAL PROTECTIVE COMPANY	75	136	39	5,235,169	1,121,966	4,113,203
HEALTH CARE INDEMNITY INC	31	89	52	11,873,693	10,348,296	1,525,397
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	45	53	10	1,487,500	834,686	652,814
DOCTORS COMPANY AN INTERINS EXCHANGE	20	51	13	4,178,946	3,066,180	1,112,766
MEDICAL LIABILITY ALLIANCE	23	47	12	4,013,256	2,407,953	1,605,303
CHICAGO INSURANCE COMPANY	4	37	17	3,470,553	962,000	2,508,553
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	12	29	9	659,700	313,438	346,262
HUDSON SPECIALTY INSURANCE COMPANY	9	26	6	2,181,601	735,000	1,446,601
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	4	24	4	674,165	344,165	330,000
PHARMACISTS MUTUAL INSURANCE COMPANY	15	23	18	636,777	169,661	467,116
MID CENTURY INSURANCE COMPANY	0	21	5	840,000	390,000	450,000
EVEREST INDEMNITY INSURANCE COMPANY	49	20	3	975,000	358,000	617,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	19	1	35,000	0	35,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	2	19	6	1,237,500	565,000	672,500
COLUMBIA CASUALTY COMPANY	10	18	9	1,097,500	294,500	803,000
CONTINENTAL CASUALTY COMPANY	19	18	6	1,116,940	483,958	632,982
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	16	2	660,000	577,817	82,183
PREFERRED PROFESSIONAL INSURANCE COMPANY	6	16	6	2,532,500	581,250	1,951,250
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	15	15	2	192,500	157,046	35,454
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	9	14	4	1,062,500	205,000	857,500
NCMIC INSURANCE COMPANY	7	13	7	946,750	473,375	473,375
CINCINNATI INSURANCE COMPANY THE	6	12	6	892,060	64,874	827,186
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1	10	7	635,000	232,000	403,000
LEXINGTON INSURANCE COMPANY	16	9	4	539,500	5,000	534,500
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	7	9	3	713,500	0	713,500
PREFERRED PHYSICIANS MEDICAL RRG INC	12	7	4	528,476	9,466	519,010
TRUCK INSURANCE EXCHANGE	1	7	0	0	0	0
OMS NATIONAL INSURANCE COMPANY RRG	5	5	1	1,075,000	714,000	361,000
ARCH SPECIALTY INSURANCE COMPANY	1	5	5	72,915	72,915	0
RECIPROCAL OF AMERICA	0	5	3	168,879	101,327	67,552
NATIONAL GUARDIAN RISK RETENTION GROUP INC	0	5	5	1,440,000	0	1,440,000
FORTRESS INSURANCE COMPANY	1	5	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMP	10	5	5	380,000	62,573	317,427
ACE AMERICAN INSURANCE COMPANY	1	4	3	730,500	210,000	520,500
TIG INSURANCE COMPANY	0	4	2	400,000	249,882	150,118
TRAVELERS INDEMNITY COMPANY	0	4	4	600,000	94,877	505,123
DARWIN NATIONAL ASSURANCE COMPANY	0	3	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	3	3	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	4	3	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	2	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	2	1	37,774	0	37,774
STEADFAST INSURANCE COMPANY	0	2	2	330,000	65,000	265,000
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	2	1	1,000,000	600,000	400,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	2	1	85,000	36,000	49,000
CONTINENTAL INSURANCE COMPANY THE	0	2	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	2	1	75,000	0	75,000
PACO ASSURANCE COMPANY INC	0	2	0	0	0	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	6	2	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	2	1	84,000	49,000	35,000
GALEN INSURANCE COMPANY	3	2	0	0	0	0
EVANSTON INSURANCE COMPANY	2	1	1	700,000	350,000	350,000
GENERAL STAR INDEMNITY COMPANY	0	1	1	95,000	0	95,000
INTERSTATE FIRE & CASUALTY COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	0	0	0	0
IRONSHORE SPECIALITY INSURANCE COMPANY	0	1	1	500,000	500,000	0
MISSOURI PHYSICIANS ASSOCIATES	0	1	0	0	0	0
FIREMANS FUND INSURANCE COMPANY	0	1	1	17,000	0	17,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	15,000	0	15,000
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	1	1	40,150	40,150	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	0	0	0	0
CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0	1	1	64,984	0	64,984
ADMIRAL INSURANCE COMPANY	1	0	0	0	0	0
ESSEX INSURANCE COMPANY	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2007

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	1	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	6	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	1	0	0	0	0	0
MEDICUS INSURANCE COMPANY	1	0	0	0	0	0
ALL SELF INSURED	461	600	205	44,260,469	22,675,714	21,584,755
TOTAL	1,472	2,341	723	141,641,822	75,522,337	66,119,485

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2007- 2009).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	238	326	123	35,879,054	25,159,028	10,720,026
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	134	185	41	9,550,148	5,080,147	4,470,001
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	88	87	43	8,385,000	6,697,360	1,687,640
80143 SURGERY GENERAL NOC M.D.	50	69	17	4,316,678	2,109,525	2,207,153
80211 DENTIST NOC	52	69	19	1,334,447	180,871	1,153,576
80611 HOSPITAL FOR PROFIT BED	54	67	27	4,557,500	3,041,137	1,516,363
80420 FAMILY PHYSICIAN NO SURGERY M.D.	42	52	10	2,015,000	83,000	1,932,000
80154 SURGERY ORTHOPEDIC M.D.	31	50	9	2,060,000	1,656,467	403,533
80257 INTERNAL MED NO SURGERY M.D.	58	50	8	1,765,000	805,371	959,629
80964 NURSES - RNS	42	44	3	373,333	20,000	353,333
80102 EMERGENCY MED NO SURGERY M.D.	31	38	10	2,515,000	1,384,300	1,130,700
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	44	36	8	3,903,000	3,525,824	377,176
93215 HOSPITAL GOVERNMENT BED	29	31	10	1,032,708	619,625	413,083
84420 FAMILY PHYSICIAN NO SURGERY D.O.	16	28	2	425,000	325,000	100,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	11	26	6	872,000	563,000	309,000
80152 SURGERY NEUROLOGY M.D.	19	24	3	777,500	137,500	640,000
80151 ANESTHESIOLOGY M.D.	16	23	2	567,500	553,150	14,350
80145 SURGERY UROLOGICAL M.D.	10	21	5	2,242,445	620,736	1,621,709
80284 INTERNAL MED MINOR SURG M.D.	13	20	4	464,333	214,333	250,000
80923 NURSE HOME FOR PROFIT BED	19	19	12	1,503,000	146,796	1,356,204
80963 NURSES - LPNS	11	19	3	411,000	0	411,000
80156 SURGERY PLASTIC M.D.	14	18	4	767,500	650,000	117,500
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	19	18	4	2,550,000	1,765,000	785,000
59112 PHARMACISTS	20	17	16	598,387	194,733	403,654
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	23	17	5	408,000	115,987	292,013
80268 PHYSICIANS NO SURGERY NOC M.D.	4	17	1	30,000	18,000	12,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	20	17	6	630,000	408,000	222,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	15	15	2	67,500	2,709	64,791
80993 CHIROPODIST	14	15	6	1,235,000	1,007,564	157,436
80157 EMERGENCY MED MAJOR SURG M.D.	7	14	3	792,417	265,000	527,417
80274 GASTROENTEROLOGY MINOR SURG M.D.	14	14	0	0	0	0
80410 CHIROPRACTORS	12	14	6	397,000	173,000	224,000
80267 PEDIATRICS NO SURGERY M.D.	4	13	4	1,352,500	1,062,500	290,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	3	13	5	1,131,059	875,000	256,059
80998 NURSE NOC	6	13	3	130,000	56,000	74,000
80617 HOSPITAL NOT PROFIT VISITS	23	11	3	6,050,000	5,313,000	737,000
80210 DENTIST ORAL SURGERY	7	10	2	377,500	190,000	187,500
84268 PHYSICIANS NO SURGERY NOC D.O.	1	10	2	920,000	612,000	308,000
80249 PSYCHIATRY M.D.	4	9	3	570,000	168,000	402,000
84154 SURGERY ORTHOPEDIC D.O.	7	9	3	825,000	326,660	498,340
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	23	8	5	1,335,000	427,000	908,000
80117 SURGERY GENERAL PRACTICE M.D.	5	7	1	17,500	0	17,500
80146 SURGERY VASCULAR M.D.	12	7	0	0	0	0
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	7	3	968,127	678,400	289,727
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	5	7	3	850,000	140,000	710,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	7	1	18,750	4,256	14,494
80235 PHYSIATRY M.D.	6	6	1	55,000	11,082	43,918
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	6	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	1	6	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	6	6	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	3	6	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	4	6	3	1,125,000	552,532	572,468
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	4	6	4	2,007,500	1,519,408	488,092
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	11	6	2	548,750	165,969	382,781
80114 SURGERY OPHTHALMOLOGY M.D.	10	5	3	196,976	66,976	130,000
80141 SURGERY CARDIAC M.D.	5	5	0	0	0	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	3	5	2	711,217	631,217	80,000
80246 INFECT DISEASE NO SURGERY M.D.	5	5	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	7	5	3	1,126,000	900,000	226,000
80276 GERIATRICS MINOR SURGERY M.D.	5	5	0	0	0	0
80213 DENTIST EMPLOYED NOC	2	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	1	4	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	0	4	1	603,000	403,000	200,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	5	4	3	425,000	98,037	326,963
80960 NURSE ANESTHETISTS	5	4	0	0	0	0

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84151 ANESTHESIOLOGY D.O.	6	4	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	2	4	1	200,000	200,000	0
80115 SURGERY COLON AND RECTAL M.D.	4	3	1	29,167	29,167	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	3	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	0	3	1	137,500	43,704	93,796
80236 PUBLIC HEALTH M.D.	0	3	1	50,000	0	50,000
80261 NEUROLOGY NO SURGERY M.D.	4	3	0	0	0	0
80994 OPTOMETRISTS	0	3	1	4,000	4,000	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	3	2	400,000	148,091	251,909
84277 GYNECOLOGY MINOR SURG D.O.	0	3	1	200,000	0	200,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	1	50,000	0	50,000
80105 SURGERY GERIATRICS M.D.	1	2	0	0	0	0
80144 SURGERY THORACIC M.D.	3	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	2	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	2	2	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	2	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	2	1	200,000	0	200,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	0	2	2	662,500	200,000	462,500
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	3	2	1	40,000	0	40,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	2	1	120,000	55,000	65,000
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84801 MANIPULATOR D.O.	3	2	0	0	0	0
91217 MENTAL INSTITUTE GOVERNMENT VISITS	0	2	0	0	0	0
80158 SURGERY OTOLGY M.D.	1	1	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	7	1	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	5	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	0	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	2	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	2,500	0	2,500
80254 ALLERGY M.D.	0	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	2	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	2	1	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	1	1	37,153	0	37,153
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	1	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	0	0	0	0
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
84116 PHYSICIAN OR SURGEONS ASSISTANTS D.O.	2	1	1	250,000	5,625	244,375
84144 SURGERY THORACIC D.O.	0	1	1	125,000	0	125,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	1	1	15,000	15,000	0
84233 OCCUPATIONAL MED D.O.	0	1	0	0	0	0
84243 GERIATRICS NO SURGERY D.O.	1	1	0	0	0	0
84249 PSYCHIATRY D.O.	2	1	0	0	0	0
84254 ALLERGY D.O.	1	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	0	1	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	2	1	0	0	0	0
99999 HMO RELATED	0	1	1	18,000	0	18,000
80104 SURGERY GASTROENTEROLOGY M.D.	2	0	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	0	0	0	0	0
80131 MILITARY NO SURGERY M.D.	3	0	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	2	0	0	0	0	0
80169 SURGERY HAND M.D.	1	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	2	0	0	0	0	0
80222 HOSPITALIST	4	0	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	0	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	0	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	0	0	0	0	0
80941 EMERGENCY EMTS	3	0	0	0	0	0
80942 EMERGENCY EMTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	0	0	0	0	0

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80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	2	0	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	0	0	0	0	0
TOTAL	1,476	1,782	498	116,310,149	72,424,787	43,815,362

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80612 HOSPITAL NOT PROFIT BED	257	352	161	31,225,407	15,265,418	15,959,989
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	112	206	61	13,543,992	7,484,997	6,058,995
80611 HOSPITAL FOR PROFIT BED	75	84	41	6,819,685	2,221,707	4,597,978
80257 INTERNAL MED NO SURGERY M.D.	26	67	9	2,110,839	1,201,058	909,781
80211 DENTIST NOC	45	63	11	305,780	143,280	162,500
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	71	61	26	5,287,813	3,039,110	2,248,703
80143 SURGERY GENERAL NOC M.D.	46	54	13	2,361,055	794,500	1,566,555
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	39	54	10	2,603,055	1,741,394	861,661
93215 HOSPITAL GOVERNMENT BED	34	52	13	870,642	492,385	378,257
80102 EMERGENCY MED NO SURGERY M.D.	39	44	6	1,120,000	90,000	1,030,000
80992 BLOOD BANKS	0	44	44	2,949,997	0	2,949,997
80420 FAMILY PHYSICIAN NO SURGERY M.D.	33	43	5	291,667	85,000	206,667
80268 PHYSICIANS NO SURGERY NOC M.D.	20	42	10	3,459,750	1,625,084	1,834,666
80964 NURSES - RNS	33	41	3	535,000	245,875	289,125
80154 SURGERY ORTHOPEDIC M.D.	22	38	8	2,696,564	2,248,564	448,000
80151 ANESTHESIOLOGY M.D.	26	37	8	3,543,500	1,842,000	1,701,500
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	19	27	4	755,000	280,000	475,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	13	26	3	1,662,125	1,533,435	128,690
84420 FAMILY PHYSICIAN NO SURGERY D.O.	22	21	2	75,000	75,000	0
80152 SURGERY NEUROLOGY M.D.	21	20	5	2,090,000	1,475,000	615,000
80117 SURGERY GENERAL PRACTICE M.D.	9	19	6	492,500	263,209	229,291
80145 SURGERY UROLOGICAL M.D.	16	18	3	353,750	179,600	174,150
80923 NURSE HOME FOR PROFIT BED	16	18	11	980,889	175,539	805,350
84102 EMERGENCY MED NO SURGERY D.O.	11	18	7	1,477,500	10,900	1,466,600
59112 PHARMACISTS	14	17	9	204,063	47,765	156,298
80421 FAMILY PHYSICIAN MINOR SURG M.D.	6	17	3	1,537,500	1,094,025	443,475
80998 NURSE NOC	16	17	0	0	0	0
80210 DENTIST ORAL SURGERY	13	16	2	124,250	82,500	41,750
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	11	16	2	103,450	50,000	53,450
80284 INTERNAL MED MINOR SURG M.D.	15	16	4	1,241,647	335,000	906,647
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	11	15	2	275,000	228,951	46,049
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	14	14	0	0	0	0
80236 PUBLIC HEALTH M.D.	1	13	6	2,326,500	987,250	1,339,250
80274 GASTROENTEROLOGY MINOR SURG M.D.	13	13	1	200,000	0	200,000
80249 PSYCHIATRY M.D.	3	12	2	75,000	50,000	25,000
80267 PEDIATRICS NO SURGERY M.D.	9	11	5	900,000	10,000	890,000
80993 CHIROPODIST	12	11	8	2,450,000	1,167,950	1,282,050
80278 HEMATOLOGY MINOR SURG M.D.	0	10	1	200,000	200,000	0
80146 SURGERY VASCULAR M.D.	3	9	1	125,000	0	125,000
80410 CHIROPRACTORS	12	9	5	144,000	114,038	29,962
84268 PHYSICIANS NO SURGERY NOC D.O.	2	9	5	832,500	369,500	463,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	8	3	2,000,000	1,800,000	200,000
80283 INTENSIVE CARE MEDICINE M.D.	3	8	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	8	1	1,000,000	700,000	300,000
80963 NURSES - LPNS	12	8	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	6	8	2	115,000	27,300	87,700
80141 SURGERY CARDIAC M.D.	8	7	0	0	0	0
80156 SURGERY PLASTIC M.D.	21	7	1	12,500	7,500	5,000
80277 GYNECOLOGY MINOR SURG M.D.	1	7	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	0	7	3	7,480,000	6,883,900	596,100
84154 SURGERY ORTHOPEDIC D.O.	1	7	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	3	7	2	560,000	330,315	229,685
80157 EMERGENCY MED MAJOR SURG M.D.	1	6	1	200,000	13,649	186,351
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	5	6	2	7,524	7,524	0
80617 HOSPITAL NOT PROFIT VISITS	5	6	4	1,307,500	765,000	542,500
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	6	1	300,000	300,000	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	4	6	1	25,000	25,000	0
84278 HEMATOLOGY MINOR SURG D.O.	0	6	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	5	5	0	0	0	0
80144 SURGERY THORACIC M.D.	2	5	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	1	5	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	3	5	0	0	0	0
80960 NURSE ANESTHETISTS	7	5	1	230,000	0	230,000
80994 OPTOMETRISTS	2	5	2	140,000	57,000	83,000
84284 INTERNAL MED MINOR SURG D.O.	0	5	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	1	4	0	0	0	0

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80235 PHYSIATRY M.D.	7	4	1	200,000	0	200,000
80245 HEMATOLOGY NO SURGERY M.D.	1	4	1	200,000	200,000	0
80260 NEPHROLOGY NO SURGERY M.D.	2	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	6	4	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	3	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	1	64,000	0	64,000
84143 SURGERY GENERAL NOC D.O.	6	4	1	225,000	70,903	154,097
84151 ANESTHESIOLOGY D.O.	4	4	1	142,500	142,500	0
80114 SURGERY OPHTHALMOLOGY M.D.	8	3	1	60,000	36,000	24,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3	1	17,500	0	17,500
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	3	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	3	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	4	3	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	8	3	1	400,000	0	400,000
80941 EMERGENCY EMTS	0	3	1	80,000	28,000	52,000
84241 GASTROENTEROLOGY NO SURGERY D.O.	0	3	1	75,000	75,000	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	3	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	3	1	3,750	0	3,750
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	2	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	5	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	2	1	125,000	0	125,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	0	2	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	3	2	1	18,500	18,500	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	2	1	6,000	0	6,000
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	2	1	450,000	250,000	200,000
80108 SURGERY NEPHROLOGY M.D.	1	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	1	1	75,000	0	75,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	0	1	1	125,000	111,683	13,317
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	0	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	4	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	1	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	7	1	1	175,000	100,000	75,000
80938 PHYSIOTHERAPISTS	2	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	1	1	175,000	71,560	103,440
80995 PHYSIOTHERAPISTS	0	1	1	150,000	11,596	138,404
84157 EMERGENCY MED MAJOR SURG D.O.	1	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	1	1	775,000	150,000	625,000
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	1	85,000	0	85,000
84249 PSYCHIATRY D.O.	3	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	2	1	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	2	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	379,735	0	379,735
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	0	0	0	0
80105 SURGERY GERIATRICS M.D.	2	0	0	0	0	0
80106 SURGERY LARYNGOLOGY M.D.	1	0	0	0	0	0
80222 HOSPITALIST	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	2	0	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	0	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2008 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
91217 MENTAL INSTITUTE GOVERNMENT VISITS	1	0	0	0	0	0
TOTAL	1,366	1,938	573	115,734,929	59,432,964	56,301,965

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2007 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	287	466	180	36,120,991	21,028,523	15,092,468
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	111	284	80	17,163,514	8,919,393	8,244,121
80611 HOSPITAL FOR PROFIT BED	78	120	67	9,519,565	6,530,547	2,989,018
80143 SURGERY GENERAL NOC M.D.	53	94	24	5,495,278	2,717,510	2,777,768
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	42	85	23	6,019,666	3,614,269	2,405,397
80257 INTERNAL MED NO SURGERY M.D.	37	82	23	3,672,619	1,399,333	2,273,286
80211 DENTIST NOC	52	63	15	605,102	130,582	474,520
80268 PHYSICIANS NO SURGERY NOC M.D.	24	60	16	3,056,816	1,841,752	1,215,064
80154 SURGERY ORTHOPEDIC M.D.	40	56	11	935,500	122,500	813,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	74	56	19	3,446,185	2,480,417	965,768
93215 HOSPITAL GOVERNMENT BED	42	53	21	2,542,412	1,490,047	1,052,365
80964 NURSES - RNS	34	51	16	1,643,200	621,726	1,021,474
80420 FAMILY PHYSICIAN NO SURGERY M.D.	47	47	12	1,736,946	924,033	812,913
80151 ANESTHESIOLOGY M.D.	19	39	7	451,976	134,466	317,510
80102 EMERGENCY MED NO SURGERY M.D.	37	36	10	2,524,000	529,000	1,995,000
80249 PSYCHIATRY M.D.	5	31	0	0	0	0
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	16	27	6	922,000	554,417	367,583
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	15	26	7	1,960,000	715,000	1,245,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	10	26	10	4,445,000	4,095,000	350,000
59112 PHARMACISTS	18	25	20	856,777	199,661	657,116
84420 FAMILY PHYSICIAN NO SURGERY D.O.	17	25	9	2,745,000	1,371,109	1,373,891
80152 SURGERY NEUROLOGY M.D.	17	24	7	1,313,553	815,000	498,553
80993 CHIROPODIST	12	23	6	1,260,000	672,694	587,306
80156 SURGERY PLASTIC M.D.	9	22	7	1,205,678	670,178	535,500
80145 SURGERY UROLOGICAL M.D.	7	20	6	2,581,666	701,153	1,880,513
80284 INTERNAL MED MINOR SURG M.D.	13	19	2	235,834	143,500	92,334
80923 NURSE HOME FOR PROFIT BED	27	19	13	2,063,060	241,922	1,821,138
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	11	17	2	1,005,000	430,000	575,000
80267 PEDIATRICS NO SURGERY M.D.	14	16	2	1,050,000	200,000	850,000
80410 CHIROPRACTORS	6	16	10	1,719,750	713,375	1,006,375
80236 PUBLIC HEALTH M.D.	2	15	5	1,100,000	550,000	550,000
80998 NURSE NOC	15	15	3	185,000	135,000	50,000
80266 PATHOLOGY NO SURGERY M.D.	4	14	2	600,000	517,969	82,031
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	19	14	1	375,000	120,000	255,000
80144 SURGERY THORACIC M.D.	6	13	2	52,500	34,122	18,378
80172 PHYS OR SURG MAJOR SURGERY M.D.	12	13	4	2,062,500	18,018	2,044,482
80274 GASTROENTEROLOGY MINOR SURG M.D.	8	13	3	1,409,173	467,300	941,873
84257 INTERNAL MED NO SURGERY D.O.	4	12	5	129,440	69,440	60,000
80210 DENTIST ORAL SURGERY	9	11	4	1,139,327	727,327	412,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	13	11	3	529,167	49,094	480,073
80117 SURGERY GENERAL PRACTICE M.D.	8	10	4	2,960,000	2,229,050	730,950
80141 SURGERY CARDIAC M.D.	2	10	2	800,000	704,762	95,238
80235 PHYSIATRY M.D.	2	10	1	25,000	0	25,000
84268 PHYSICIANS NO SURGERY NOC D.O.	5	10	3	2,475,000	1,117,000	1,358,000
80157 EMERGENCY MED MAJOR SURG M.D.	9	9	2	205,000	185,000	20,000
80261 NEUROLOGY NO SURGERY M.D.	5	9	2	64,165	28,655	35,510
80963 NURSES - LPNS	9	9	2	300,000	250,000	50,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	8	9	2	560,000	500,000	60,000
80167 SURGERY GYNECOLOGY M.D.	3	8	1	18,946	18,946	0
84102 EMERGENCY MED NO SURGERY D.O.	9	8	3	1,426,909	1,378,909	48,000
80114 SURGERY OPHTHALMOLOGY M.D.	4	7	1	3,000	3,000	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	2	7	2	365,000	200,000	165,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	7	1	75,000	30,000	45,000
80269 PULMONARY DISEASE NO SURGERY M.D.	8	7	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	3	7	4	196,984	95,000	101,984
80146 SURGERY VASCULAR M.D.	7	6	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	15	6	1	260,000	90,000	170,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	6	0	0	0	0
84151 ANESTHESIOLOGY D.O.	2	6	1	91,667	33,333	58,334
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	3	5	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	5	5	3	937,500	456,250	481,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	4	1	55,000	41,460	13,540
80168 SURGERY OBSTETRICS M.D.	1	4	2	725,000	0	725,000
80171 SURGERY TRAUMATIC M.D.	3	4	1	300,000	0	300,000
80260 NEPHROLOGY NO SURGERY M.D.	4	4	0	0	0	0

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ALL COMPANIES FOR YEAR: 2007 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	0	0	0	0
80994 OPTOMETRISTS	1	4	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	6	4	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	4	1	175,000	50,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	3	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	3	1	350,000	219,882	130,118
80243 GERIATRICS NO SURGERY M.D.	0	3	1	30,000	30,000	0
80283 INTENSIVE CARE MEDICINE M.D.	2	3	1	95,000	0	95,000
80287 NEPHROLOGY MINOR SURG M.D.	0	3	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	2	3	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	3	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	3	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	12	3	1	200,000	10,000	190,000
84154 SURGERY ORTHOPEDIC D.O.	3	3	2	455,000	146,000	309,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	1	3	3	580,000	500,000	80,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	2	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	2	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	13	2	1	15,000	0	15,000
80938 PHYSIOTHERAPISTS	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	1	2	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	0	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	1	0	0	0	0
80169 SURGERY HAND M.D.	0	1	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	4	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	1	421,373	33,130	388,243
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	250,000	0	250,000
80245 HEMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	3	1	0	0	0	0
80254 ALLERGY M.D.	0	1	1	175,000	100,000	75,000
80256 DERMATOLOGY NO SURGERY M.D.	1	1	1	12,500	10,000	2,500
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	125,000	75,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEOPATHIC	1	1	0	0	0	0
80941 EMERGENCY EMTS	0	1	1	14,583	14,583	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	0	1	0	0	0	0
84131 MILITARY NO SURGERY D.O.	0	1	1	200,000	100,000	100,000
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84148 ADD CHG EMPLOYED TECH RADIUM D.O.	0	1	1	20,000	2,000	18,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	1	275,000	75,000	200,000
84277 GYNECOLOGY MINOR SURG D.O.	1	1	0	0	0	0
84278 HEMATOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	450,000	50,000	400,000
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	0	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	0	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	1	0	0	0	0	0
80222 HOSPITALIST	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
84233 OCCUPATIONAL MED D.O.	1	0	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2007 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
91217 MENTAL INSTITUTE GOVERNMENT VISITS	1	0	0	0	0	0
TOTAL	1,472	2,341	723	141,641,822	75,522,337	66,119,485

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	110	22.1%	8	27	4	11,932	34,356	46,288
Lawsuits Settled Before Trial	365	73.3%	21	62	6	178,268	96,761	275,220
Total Settled	475	95.4%	18	54	6	139,748	82,309	222,204
Court Dispositions								
Direct Verdict for Plaintiff	4	0.8%	15	74	4	75,617	173,187	248,804
Judgment for Plaintiff	15	3.0%	19	63	7	320,101	229,885	549,986
Judgment for Plaintiff After Appeal	4	0.8%	17	128	5	235,160	144,375	379,535
Total Court Dispositions	23	4.6%	18	76	6	262,810	205,153	467,963
Total Paid Claim Dispositions	498	100.0%	15	44	6	145,431	87,983	233,555
								49,363
In Favor of Defendant								
Claims Closed Before Litigation	225	17.5%	8	25	4			2,041
Lawsuits Closed or Abandoned Before Trial	960	74.8%	22	51	6			19,640
Court Dispositions								
Direct Verdict for Defendant	17	1.3%	18	62	7			64,185
Judgment NWS Verdict for Plaintiff	2	0.2%	17	74	6			74,331
Judgment for Defendant	70	5.5%	20	66	6			84,132
Judgment for Defendant After Appeal	10	0.8%	38	83	4			107,060
Total Court Dispositions	99	7.7%	22	67	6			82,825
Total Unpaid Claim Dispositions	1,284	100.0%	19	47	5			21,428

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009**

POLICIES ISSUED TO PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	14	8.8%	6	16	4	11,837	89,198	101,036	
	137	85.6%	19	53	6	152,054	106,384	258,438	
Total Settled	151	94.4%	18	50	6	139,054	104,791	243,845	
Court Dispositions									
Judgment for Plaintiff									
Judgment for Plaintiff After Appeal	8	5.0%	13	55	7	238,346	266,816	505,162	
	1	0.6%	24	237	5	511,217	0	511,217	
Total Court Dispositions	9	5.6%	15	75	7	268,665	237,169	505,835	
Total Paid Claim Dispositions	160	100.0%	18	51	6	146,345	112,237	258,582	
Total Unpaid Claim Dispositions	628	100.0%	21	50	6			59,814	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	82	13.1%	11	27	4			2,503	
Total Court Dispositions	502	79.9%	22	52	6			19,817	
Direct Verdict for Defendant	9	1.4%	19	68	8			67,004	
Judgment for Defendant	31	4.9%	22	74	7			93,860	
Judgment for Defendant After Appeal	4	0.6%	35	92	4			105,481	
Total Court Dispositions	44	7.0%	22	74	7			89,423	
Total Unpaid Claim Dispositions	628	100.0%	21	50	6			22,433	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

HOSPITALS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	48	32.7%	7	16	4	14,358	23,379	37,738
Lawsuits Settled Before Trial	91	61.9%	13	49	6	320,758	104,718	425,476
Total Settled	139	94.6%	11	37	5	214,951	76,630	291,581
Court Dispositions								
Direct Verdict for Plaintiff	3	2.0%	11	55	3	100,823	67,215	168,038
Judgment for Plaintiff	3	2.0%	55	93	6	560,000	366,667	926,667
Judgment for Plaintiff after Appeal	2	1.4%	5	96	7	214,711	287,500	502,211
Total Paid Claim Dispositions	8	5.4%	26	80	5	301,486	234,581	536,067
Total Paid Claim Dispositions	147	100.0%	12	40	5	219,661	85,226	304,886
In Favor of Defendant								
Claims Closed Before Litigation	74	30.8%	4	24	3			2,121
Lawsuits Closed or Abandoned Before Trial	155	64.6%	20	51	6			16,419
Court Dispositions								
Direct Verdict for Defendant	4	1.7%	10	44	5			73,724
Judgment NWS Verdict for Plaintiff	1	0.4%	20	103	5			82,491
Judgment for Defendant	5	2.1%	17	57	7			45,098
Judgment for Defendant after Appeal	1	0.4%	111	160	5			574,309
Total Court Dispositions	11	4.6%	23	66	6			107,017
Total Unpaid Claim Dispositions	240	100.0%	15	43	5			16,163

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	123	21.5%	8	26	4	33,100	36,944	70,044
Lawsuits Settled Before Trial	435	75.9%	20	62	6	123,497	112,282	235,779
Total Settled	558	97.4%	18	54	6	103,571	95,675	199,246
Court Dispositions								
Direct Verdict for Plaintiff	3	0.5%	19	63	3	131,283	316,578	447,861
Judgment for Plaintiff	8	1.4%	21	62	6	96,082	126,919	223,000
Judgment for Plaintiff After Appeal	4	0.7%	46	124	8	119,524	237,500	357,024
Total Court Dispositions	15	2.6%	27	79	6	109,373	194,339	303,712
Total Paid Claim Dispositions	573	100.0%	18	55	6	103,722	98,258	201,981
								41,720
In Favor of Defendant								
Claims Closed Before Litigation	212	15.5%	9	25	4			1,806
Lawsuits Closed or Abandoned Before Trial	1,079	79.0%	26	55	6			16,839
Court Dispositions								
Direct Verdict for Defendant	9	0.7%	22	61	8			76,797
Judgment NWS Verdict for Plaintiff	1		15	40	1			0
Judgment for Defendant	56	4.1%	20	58	5			55,224
Judgment for Defendant After Appeal	8	0.6%	21	83	7			93,492
Total Court Dispositions	74	5.4%	20	61	5			61,238
Total Unpaid Claim Dispositions	1,365	100.0%	23	51	6			16,911

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008**

POLICIES ISSUED TO PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	13	8.7%	8	16	3	41,340	37,046	78,386
Lawsuits Settled Before Trial	126	84.6%	19	55	7	174,988	124,454	299,442
Total Settled	139	93.3%	18	51	6	162,488	116,279	278,767
Court Dispositions								
Direct Verdict for Defendant	1	0.7%	16	79	3	0	379,735	379,735
Judgment for Plaintiff	6	4.0%	22	66	6	122,859	93,225	216,083
Judgment for Plaintiff After Appeal	3	2.0%	45	114	7	159,365	233,333	392,698
Total Court Dispositions	10	6.7%	28	81	6	121,525	163,908	285,433
Total Paid Claim Dispositions	149	100.0%	19	53	6	159,739	119,476	279,215
								56,433
In Favor of Defendant								
Claims Closed Before Litigation	77	10.7%	11	29	4			1,994
Lawsuits Closed or Abandoned Before Trial	606	84.2%	27	55	7			17,203
Court Dispositions								
Direct Verdict for Defendant	5	0.7%	19	57	7			54,450
Judgment for Defendant	26	3.6%	18	59	5			83,018
Judgment for Defendant After Appeal	6	0.8%	20	80	7			124,542
Total Court Dispositions	37	5.1%	18	62	6			85,891
Total Unpaid Claim Dispositions	720	100.0%	25	53	6			19,106

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	72	36.0%	7	26	4	39,943	36,901	76,844	
Total Settled	126	63.0%	20	60	6	105,088	128,540	233,628	
Court Dispositions	198	99.0%	15	47	6	81,399	95,216	176,616	
Direct Verdict for Plaintiff	2	1.0%	21	55	3	196,925	285,000	481,925	
Total Paid Claim Dispositions	2	1.0%	21	55	3	196,925	285,000	481,925	
Total Paid Claim Dispositions	200	100.0%	15	48	6	82,554	97,114	179,669	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	77	32.6%	7	23	3			2,678	
Court Dispositions	156	66.1%	21	52	6			21,474	
Direct Verdict for Defendant	1	0.4%	13	52	9			32,216	
Judgment NWS Verdict for Plaintiff	1	0.4%	15	40	1	0		0	
Judgment for Defendant	1	0.4%	1	60	3			58,744	
Total Court Dispositions	3	1.3%	10	51	4			30,320	
Total Unpaid Claim Dispositions	236	100.0%	16	43	5			15,454	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2007

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	149	20.6%	5	15	4	22,306	31,343	53,649
Lawsuits Settled Before Trial	556	76.9%	19	50	6	127,127	105,258	232,385
Total Settled	705	97.5%	16	43	6	104,973	89,636	194,609
Court Dispositions								
Direct Verdict for Plaintiff	1	0.1%	5	43	9	450,000	0	450,000
Judgment NWS Verdict for Defendant	1	0.1%	0	57	6	100,000	100,000	127,404
Judgment for Plaintiff	12	1.7%	15	52	6	32,919	151,912	200,000
Judgment for Plaintiff After Appeal	4	0.6%	33	98	5	142,794	250,749	135,236
Total Court Dispositions	18	2.5%	17	62	6	84,234	162,552	184,831
Total Paid Claim Dispositions	723	100.0%	16	43	6	104,457	91,452	246,786
							195,908	105,523
								47,009
In Favor of Defendant								
Claims Closed Before Litigation	216	13.3%	11	28	4			2,153
Lawsuits Closed or Abandoned Before Trial	1,295	80.0%	24	53	6			17,204
Court Dispositions								
Direct Verdict for Defendant	16	1.0%	15	51	6			67,280
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9			6,250
Judgment for Defendant	78	4.8%	21	65	6			70,782
Judgment for Defendant After Appeal	12	0.7%	40	128	5			137,394
Total Court Dispositions	107	6.6%	22	70	6			77,640
Total Unpaid Claim Dispositions	1,618	100.0%	22	51	6			19,191

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2007**

POLICIES ISSUED TO PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	11	4.6%	7	18	4	10,188	20,821	31,010
Lawsuits Settled Before Trial	215	89.6%	18	50	7	134,201	127,934	262,134
Total Settled	226	94.2%	18	48	7	128,165	122,720	250,885
Court Dispositions								
Judgment NWS Verdict for Defendant	1	0.4%	0	57	6	100,000	100,000	135,236
Judgment for Plaintiff	10	4.2%	16	54	5	39,395	134,727	174,122
Judgment for Plaintiff After Appeal	3	1.3%	42	109	6	160,767	163,958	324,724
Total Court Dispositions	14	5.8%	20	66	6	69,732	138,510	208,243
Total Paid Claim Dispositions	240	100.0%	18	49	7	124,756	123,641	248,397
								55,796
In Favor of Defendant								
Claims Closed Before Litigation	55	6.8%	11	29	4		516	
Lawsuits Closed or Abandoned Before Trial	690	85.4%	24	52	6			19,595
Court Dispositions								
Direct Verdict for Defendant	7	0.9%	15	46	6		43,542	
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9		61,250	
Judgment for Defendant	45	5.6%	24	72	7		94,188	
Judgment for Defendant After Appeal	10	1.2%	44	123	5		95,553	
Total Court Dispositions	63	7.8%	26	77	6		88,255	
Total Unpaid Claim Dispositions	808	100.0%	23	53	6			23,650

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2007

HOSPITALS

Disposition	Claim Reports		Average Months		Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	96	40.2%	5	14	18,310	26,461	44,772	3,200	
	142	59.4%	20	53	171,847	94,615	266,463	68,900	
Total Settled	238	99.6%	14	37	109,916	67,125	177,041	42,399	
Court Dispositions									
Direct Verdict for Plaintiff	1	0.4%	5	43	450,000	0	450,000	127,404	
Total Paid Claim Dispositions	1	0.4%	5	43	450,000	0	450,000	127,404	
Total Paid Claim Dispositions	239	100.0%	14	37	111,339	66,844	178,183	42,755	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	102	31.7%	8	25	3,597				
Court Dispositions	211	65.5%	24	51	16,452				
Direct Verdict for Defendant	5	1.6%	13	50	111,414				
Judgment for Defendant	2	0.6%	9	41	53,218				
Judgment for Defendant after Appeal	2	0.6%	23	151	346,600				
Total Court Dispositions	9	2.8%	14	70	150,745				
Total Unpaid Claim Dispositions	322	100.0%	18	44	16,134				

Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous sections of this report present data on the number of claims. A claim corresponds to a single practitioner or institution against whom a demand for damages has been made. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This section presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

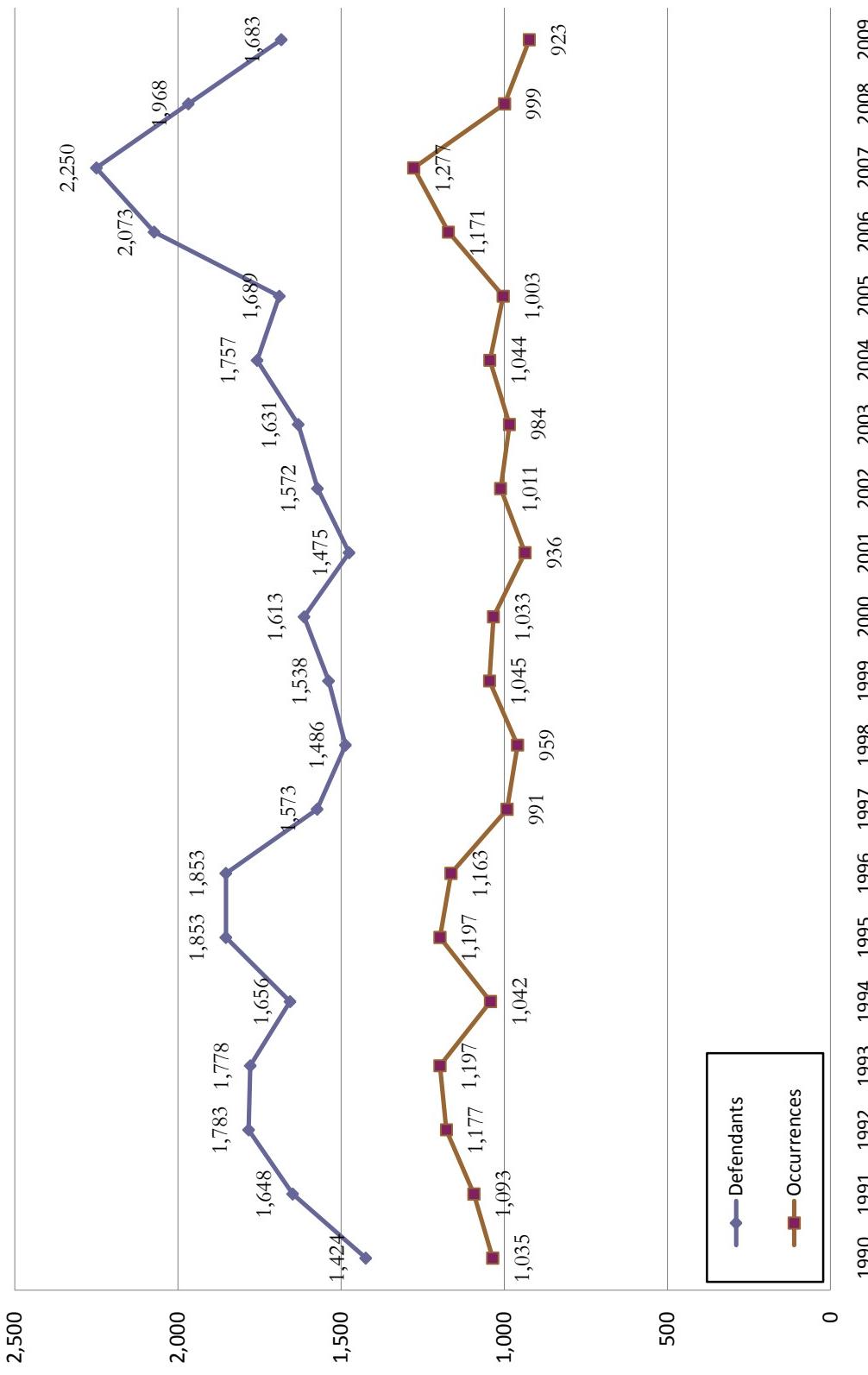
Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physicians excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

Data aggregated on *per occurrence* and *per defendant* bases largely mirror the claim trends presented in earlier sections.

Note that the number of closed claims presented here will not equal the number presented elsewhere. This is because an occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added. Claims are here considered closed in the year in which the occurrence is closed, regardless of when the individual claim was closed. This method is intended to present claims and defendants with their associated occurrences.

	Claims			Defendants			Occurrences		
Year Closed	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,177	438	\$151,029
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044
1999	1,622	567	\$135,016	1,538	558	\$137,193	1,045	480	\$159,487
2000	1,738	487	\$211,039	1,613	472	\$217,745	1,033	391	\$262,854
2001	1,572	503	\$171,244	1,475	496	\$173,660	936	392	\$219,734
2002	1,663	533	\$205,432	1,572	523	\$209,360	1,011	444	\$246,611
2003	1,709	560	\$211,850	1,631	550	\$215,701	984	445	\$266,597
2004	1,872	540	\$237,925	1,757	533	\$241,050	1,044	426	\$301,595
2005	1,814	506	\$266,006	1,689	495	\$270,823	1,003	400	\$336,498
2006	2,206	528	\$229,225	2,073	522	\$231,860	1,171	437	\$276,959
2007	2,396	706	\$186,851	2,250	695	\$189,809	1,277	580	\$227,443
2008	2,095	603	\$199,460	1,968	593	\$202,824	999	458	\$262,608
2009	1,803	485	\$245,853	1,683	474	\$251,559	923	391	\$308,800

Closed Occurrences & Defendant Count



		Closed Occurrences, 1990-2009						Defendants With Payment Made on Their Behalf		
		Occurrences*			Defendants					
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occ.	Physicians	Institutions & Corps	All Other	Institutions & Corps	All Other
		451	584	\$48,508,270	\$107,557	830	433	161	280	182
1990	1,035	451	584	\$48,508,270	\$107,557	830	433	161	280	182
1991	1,093	478	615	\$80,624,076	\$168,670	929	497	222	296	198
1992	1,177	438	739	\$66,150,716	\$151,029	933	653	197	245	223
1993	1,197	461	736	\$92,188,436	\$199,975	907	645	226	264	217
1994	1,042	466	576	\$67,007,631	\$143,793	888	597	171	249	221
1995	1,197	509	688	\$81,543,215	\$160,203	998	686	169	291	260
1996	1,163	507	656	\$94,587,860	\$186,564	957	696	200	267	257
1997	991	428	563	\$86,905,170	\$203,049	755	654	164	198	249
1998	959	412	547	\$72,117,985	\$175,044	693	612	181	135	247
1999	1,045	480	565	\$76,553,822	\$159,487	709	674	155	211	284
2000	1,033	391	642	\$102,775,836	\$262,854	791	664	158	207	220
2001	936	392	544	\$86,135,578	\$219,734	686	648	141	199	243
2002	1,011	444	567	\$109,495,407	\$246,611	763	677	132	204	274
2003	984	445	539	\$118,635,806	\$266,597	728	756	150	208	300
2004	1,044	426	618	\$128,479,434	\$301,595	827	754	176	223	254
2005	1,003	400	603	\$134,599,018	\$336,498	816	688	185	191	245
2006	1,171	437	734	\$121,030,893	\$276,959	972	872	228	174	284
2007	1,277	580	697	\$131,916,998	\$227,443	1,032	1,024	194	231	388
2008	999	458	541	\$120,274,675	\$262,608	906	876	186	165	389
2009	923	391	532	\$119,238,791	\$308,800	757	757	192	152	268
										54

*An occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added at different times.

**Closed Occurrences With At Least One Physician Defendant
1990-2009****

Year Closed	Occurrences*			Average Indemnity Per Paid Occurrence	Defendants			Defendants With Payment Made on Their Behalf		
	Total	Paid	Unpaid		Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
1990	580	242	338	\$31,226,876	\$129,037	830	110	9	280	42
1991	631	270	361	\$60,090,895	\$222,559	929	188	34	296	69
1992	675	245	430	\$52,446,373	\$214,067	933	297	19	245	88
1993	666	253	413	\$67,356,804	\$266,232	907	260	33	264	71
1994	638	262	376	\$51,660,982	\$197,179	888	298	24	249	75
1995	737	292	445	\$63,780,921	\$218,428	998	318	33	291	98
1996	686	291	395	\$68,283,284	\$234,650	957	329	41	267	88
1997	547	223	324	\$67,289,711	\$301,748	755	307	21	198	100
1998	492	179	313	\$49,671,981	\$277,497	693	270	14	135	85
1999	542	239	303	\$53,898,376	\$225,516	709	262	16	211	87
2000	578	224	354	\$70,892,034	\$316,482	791	306	20	207	89
2001	504	198	306	\$64,014,908	\$323,308	686	275	28	199	81
2002	562	220	342	\$62,646,439	\$284,757	763	288	24	204	80
2003	519	235	284	\$75,980,569	\$323,322	728	360	25	208	117
2004	580	233	347	\$94,393,306	\$405,121	827	368	30	223	93
2005	574	225	349	\$98,952,547	\$439,789	816	348	48	191	108
2006	673	221	452	\$88,647,272	\$401,119	972	478	64	174	119
2007	721	305	416	\$93,488,618	\$306,520	1,032	562	49	231	164
2008	565	248	317	\$91,572,036	\$369,242	906	507	62	165	194
2009	497	221	276	\$97,024,200	\$439,024	734	416	65	152	143

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

**Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant
1990-2009****

Year Closed	Occurrences*			Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Defendants With Payment Made On Their Behalf	
	Total	Paid	Unpaid					Institutions	Physicians
1990	231	231	N/A	\$28,869,126	\$124,975	356	56	6	280
1991	243	243	N/A	\$52,361,864	\$215,481	392	82	16	296
1992	208	208	N/A	\$47,919,874	\$230,384	315	116	7	245
1993	222	222	N/A	\$62,182,452	\$280,101	332	97	17	264
1994	223	223	N/A	\$48,361,653	\$216,868	323	113	14	249
1995	255	255	N/A	\$55,839,056	\$218,977	358	116	17	291
1996	243	243	N/A	\$61,040,176	\$251,194	347	114	24	267
1997	177	177	N/A	\$56,442,443	\$318,884	242	96	5	198
1998	124	124	N/A	\$32,810,745	\$264,603	170	73	2	135
1999	193	193	N/A	\$44,795,963	\$232,103	256	91	7	211
2000	184	184	N/A	\$59,972,903	\$325,940	255	100	12	207
2001	169	169	N/A	\$54,448,389	\$322,180	245	113	9	199
2002	180	180	N/A	\$54,684,344	\$303,802	254	104	8	204
2003	188	188	N/A	\$66,195,298	\$352,103	282	147	12	208
2004	192	192	N/A	\$87,623,411	\$456,372	302	139	8	223
2005	173	173	N/A	\$86,050,517	\$497,402	262	136	15	191
2006	153	153	N/A	\$65,078,400	\$425,349	250	138	5	174
2007	206	206	N/A	\$69,799,826	\$338,834	320	153	21	231
2008	148	148	N/A	\$70,493,643	\$476,308	255	127	13	165
2009	143	143	N/A	\$68,610,658	\$479,795	208	125	8	152

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

**Closed Occurrences With At Least One Institutional Defendant
(Including Nursing Homes, Hospitals, Clinics and Group Practices)
1990-2009****

Year Closed	Occurrences*			Average Indemnity Per Paid Occurrence	Defendants			Defendants With Payment Made On Their Behalf		
	Total	Paid	Unpaid		Total Indemnity	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
1990	422	201	\$25,487,622	\$126,804	172	433	8	65	182	2
1991	469	223	\$47,915,412	\$214,867	282	497	24	89	198	9
1992	595	258	\$49,204,109	\$190,714	428	653	25	116	223	4
1993	584	246	\$69,604,585	\$282,945	354	645	26	100	217	4
1994	525	272	\$44,823,204	\$164,791	402	597	32	104	221	10
1995	609	290	\$53,592,444	\$184,802	425	686	28	106	260	11
1996	618	308	\$63,014,898	\$204,594	440	696	36	105	257	14
1997	555	262	\$66,906,512	\$255,368	382	654	26	89	249	8
1998	536	265	\$57,213,820	\$215,901	339	612	25	64	247	4
1999	598	306	\$51,996,974	\$169,925	332	674	19	85	284	4
2000	569	241	\$78,443,851	\$325,493	382	664	21	88	220	2
2001	541	264	\$65,191,841	\$246,939	320	648	28	102	243	11
2002	579	306	\$83,368,579	\$272,446	359	677	16	90	274	6
2003	623	326	\$93,081,105	\$285,525	382	756	28	114	300	9
2004	619	301	\$103,970,247	\$345,416	436	754	33	125	254	14
2005	586	275	\$107,241,286	\$389,968	434	688	37	108	246	11
2006	719	326	\$99,945,111	\$306,580	574	872	59	105	284	13
2007	851	429	\$101,802,959	\$237,303	657	1024	49	128	388	15
2008	670	361	\$103,009,137	\$285,344	591	876	48	95	389	4
2009	619	290	\$98,385,239	\$339,259	493	757	46	95	268	7

* An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

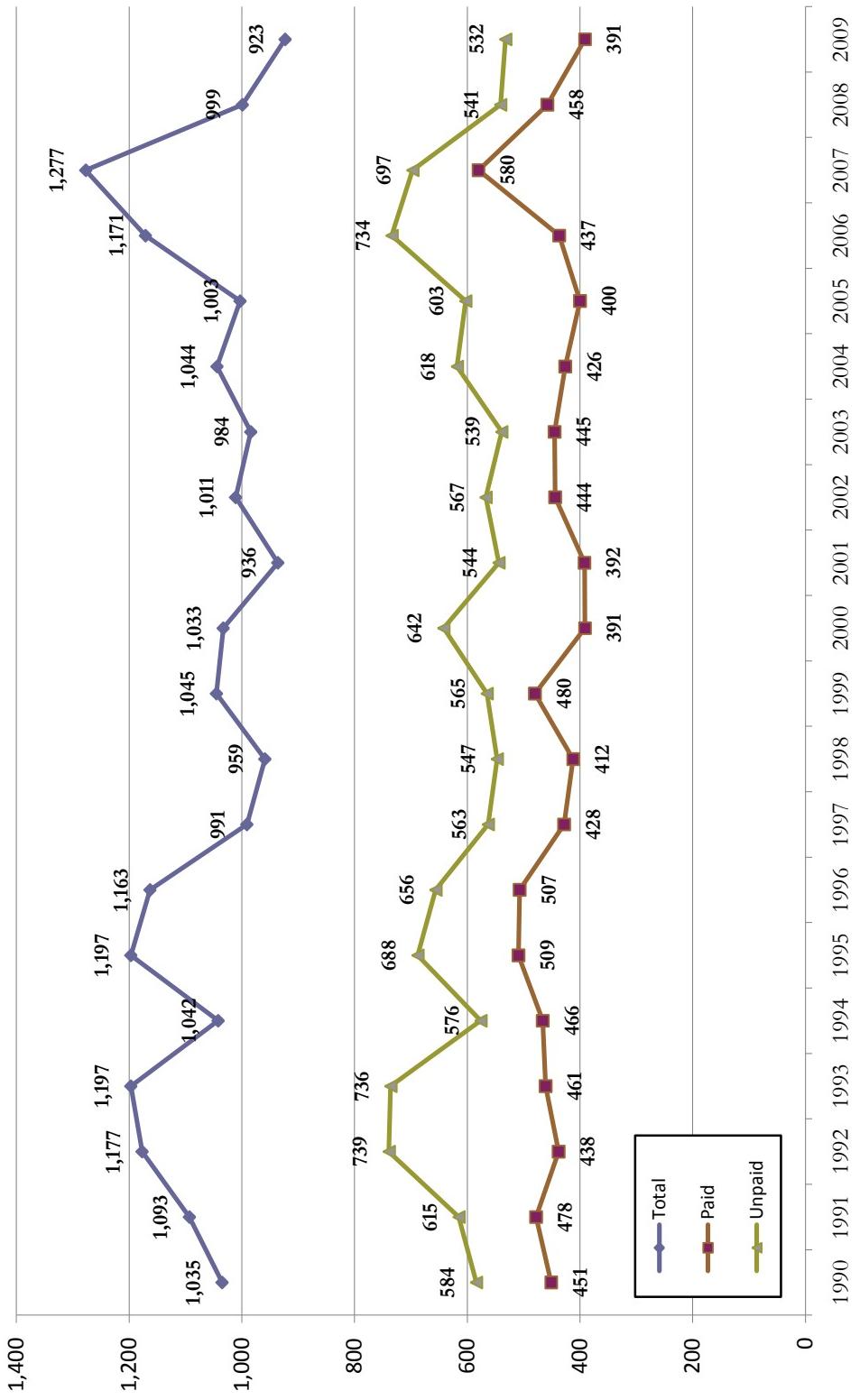
**Closed Occurrences With At Least One Institutional Defendant With Payment Made on Their Behalf
(Including Nursing Homes, Hospitals, Clinics and Group Practices)
1990-2009****

Year Closed	Occurrences*			Average Indemnity Per Paid Occurrence			Defendants			Defendants With Payment Made On Their Behalf		
	Total	Paid	Unpaid	Total Indemnity	Indemnity Per Paid Occurrence	Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
1990	179	179	N/A	\$22,413,665	\$125,216	71	187	2	39	182	2	
1991	189	189	N/A	\$41,628,199	\$220,255	116	202	12	53	198	5	
1992	213	213	N/A	\$41,924,507	\$196,829	151	243	11	62	223	3	
1993	203	203	N/A	\$56,884,798	\$280,221	126	237	15	54	217	1	
1994	212	212	N/A	\$33,793,947	\$159,405	105	254	20	42	221	5	
1995	243	243	N/A	\$43,593,645	\$179,398	142	287	15	55	260	9	
1996	247	247	N/A	\$49,173,539	\$199,083	159	284	15	44	257	8	
1997	218	218	N/A	\$53,947,512	\$247,466	137	276	8	40	249	4	
1998	228	228	N/A	\$49,747,585	\$218,191	117	266	11	25	247	2	
1999	263	263	N/A	\$45,875,912	\$174,433	116	314	10	36	284	2	
2000	200	200	N/A	\$67,691,808	\$338,459	130	252	10	43	220	1	
2001	227	227	N/A	\$55,454,199	\$244,292	110	285	13	64	243	8	
2002	257	257	N/A	\$70,385,216	\$273,872	123	304	7	37	274	2	
2003	273	273	N/A	\$80,285,669	\$294,087	163	351	8	57	300	6	
2004	237	237	N/A	\$82,466,043	\$347,958	138	305	8	58	254	6	
2005	228	228	N/A	\$89,138,273	\$390,957	163	288	15	56	246	5	
2006	269	269	N/A	\$83,524,472	\$310,500	195	356	38	46	284	8	
2007	366	366	N/A	\$87,478,187	\$239,011	242	453	18	60	388	8	
2008	328	328	N/A	\$90,439,797	\$275,731	263	462	20	58	389	2	
2009	251	251	N/A	\$88,559,093	\$352,825	211	329	26	57	268	3	

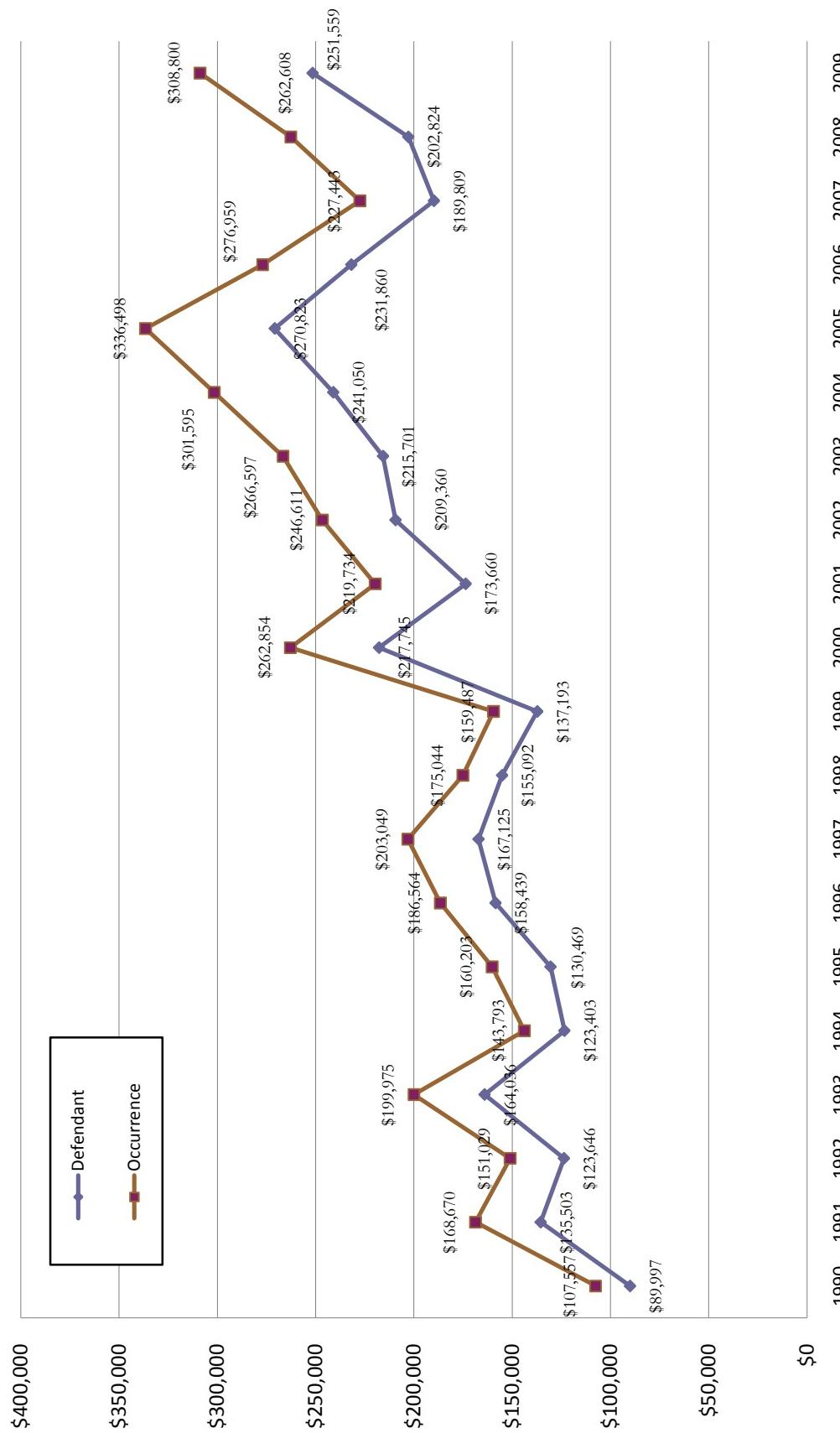
*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences - All Medical Providers



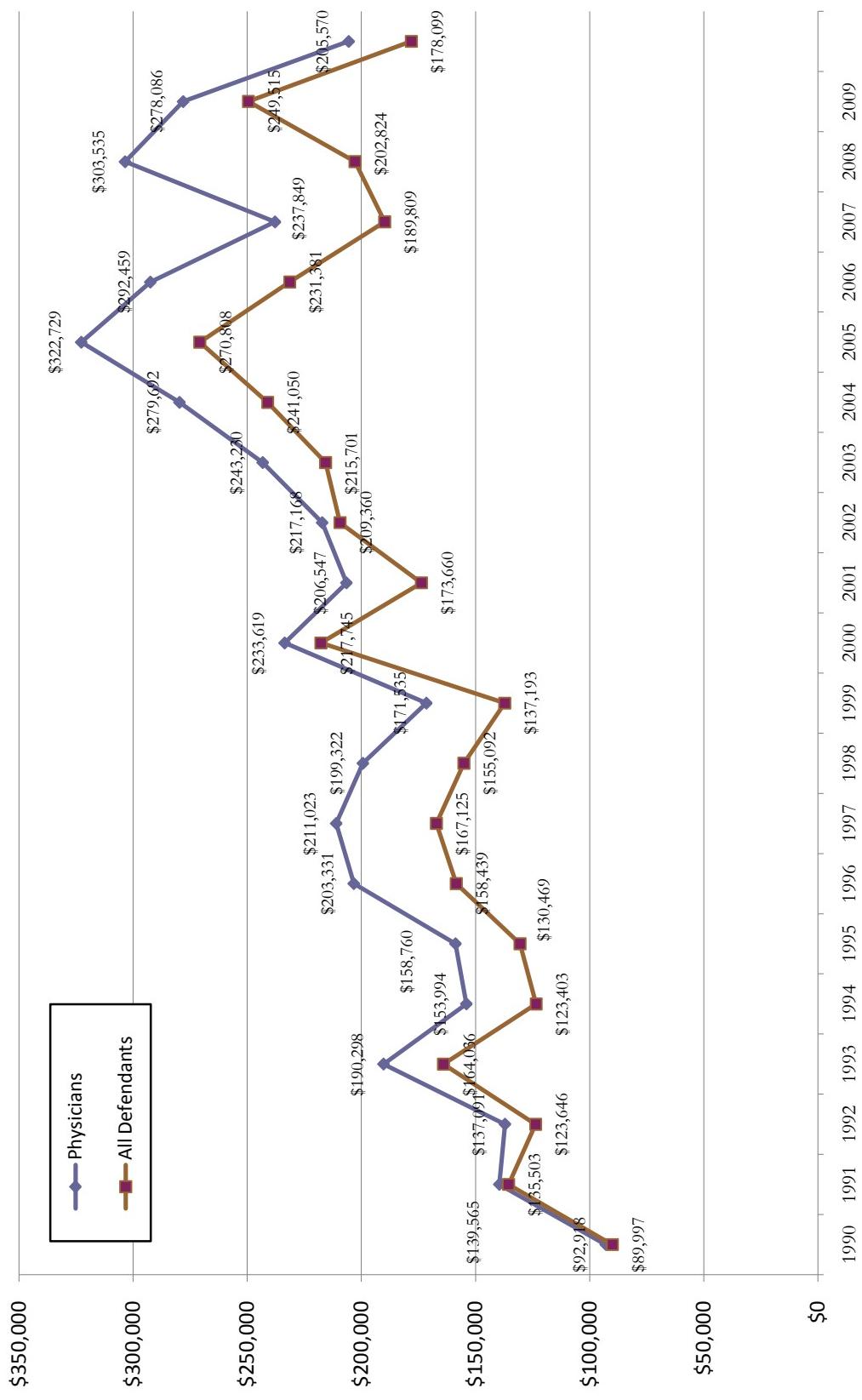
Average Indemnity



		Number of Defendants 1990-2009*											
		Institutions (Including Nursing Homes, Hospitals, Clinics and Group Practices)					All Other (Nurses, Pharmacists, etc.)					Total	
Year Occurrence Was Closed	Physicians	Defs. With Indemnity	Defs. With Average Indemnity	Defs. With Payment	Average Indemnity	Defs. With Indemnity	Defs. With Average Indemnity	Defs. With Payment	Average Indemnity	Defs. With Indemnity	Defs. With Payment	Average Indemnity	
1990	830	280	\$92,918	433	182	\$108,079	161	77	\$36,633	1,424	539	\$89,997	
1991	929	296	\$139,565	497	198	\$169,883	222	101	\$56,198	1,648	595	\$135,503	
1992	933	245	\$137,091	653	223	\$136,548	197	67	\$31,541	1,783	535	\$123,646	
1993	907	264	\$190,298	645	217	\$181,744	226	81	\$31,005	1,778	562	\$164,036	
1994	888	249	\$153,994	597	221	\$107,342	171	73	\$67,679	1,656	543	\$123,403	
1995	998	291	\$158,760	686	260	\$120,758	169	74	\$53,340	1,853	625	\$130,469	
1996	957	267	\$203,331	696	257	\$145,242	200	73	\$40,705	1,853	597	\$158,439	
1997	755	198	\$211,023	654	249	\$173,360	164	73	\$26,795	1,573	520	\$167,125	
1998	693	135	\$199,322	612	247	\$172,262	181	83	\$32,059	1,486	465	\$155,092	
1999	709	211	\$171,535	674	284	\$133,314	155	63	\$39,663	1,538	558	\$137,193	
2000	791	207	\$233,619	664	220	\$240,059	158	45	\$35,639	1,613	472	\$217,745	
2001	686	199	\$206,547	648	243	\$171,176	141	54	\$33,647	1,475	496	\$173,660	
2002	763	204	\$217,168	677	274	\$225,052	132	45	\$78,421	1,572	523	\$209,360	
2003	728	208	\$243,230	756	300	\$209,549	150	42	\$123,313	1,634	550	\$215,701	
2004	827	223	\$279,692	754	254	\$246,665	176	56	\$61,698	1,757	533	\$241,050	
2005	816	191	\$322,729	688	246	\$267,831	185	60	\$117,736	1,689	497	\$270,808	
2006	872	174	\$292,459	872	284	\$220,593	229	64	\$113,196	2,073	522	\$231,381	
2007	1,032	231	\$257,849	1,024	388	\$180,255	194	76	\$92,565	2,250	695	\$189,809	
2008	906	165	\$303,535	876	389	\$170,095	186	39	\$103,187	1,968	593	\$202,824	
2009	734	152	\$278,086	757	268	\$267,285	192	54	\$80,904	1,683	474	\$249,515	

*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against an individual practitioner was closed in an earlier year.

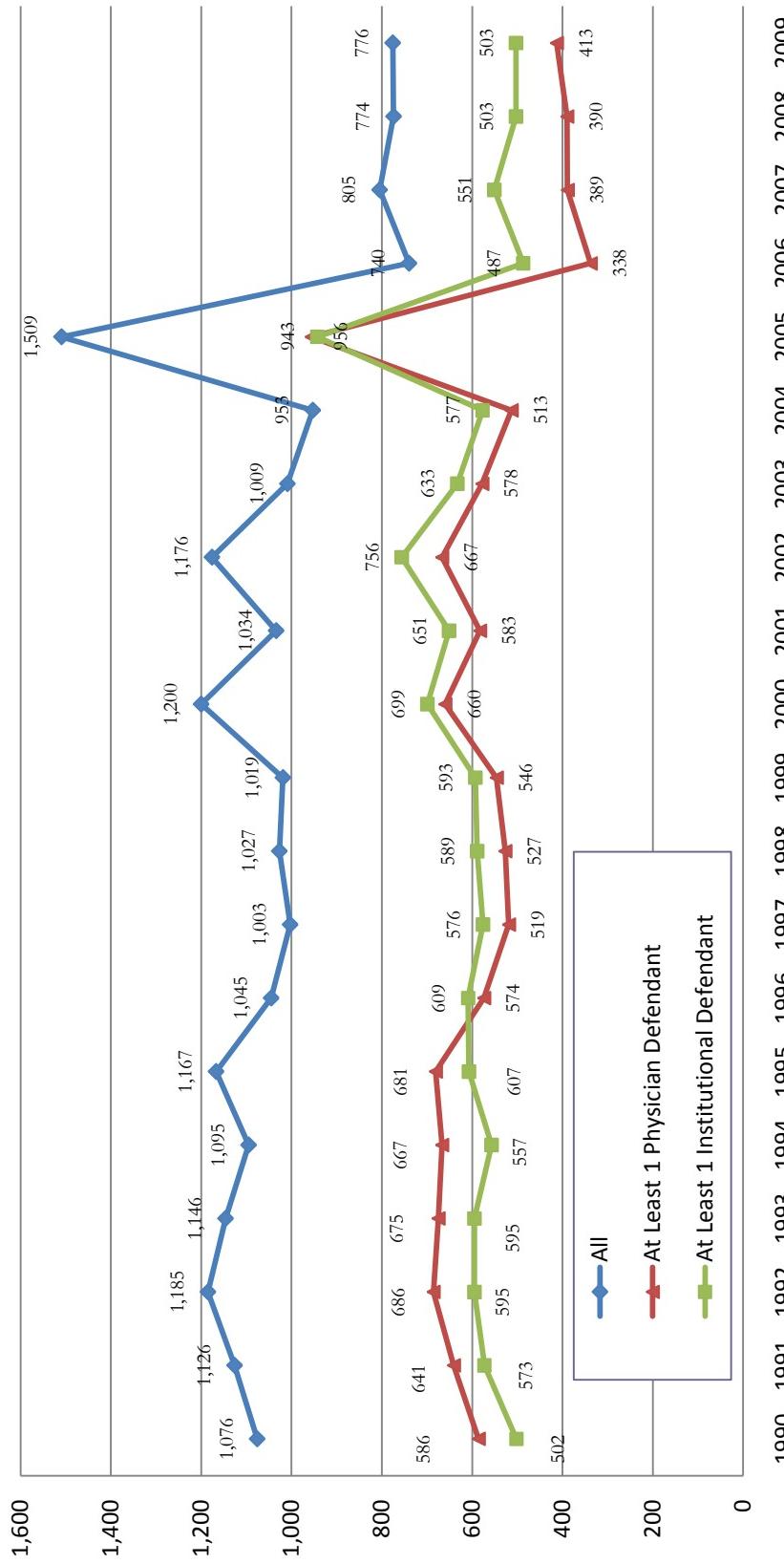
Average Indemnity Per Defendant



Occurrences Reported and Associated Number of Defendants*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	1,076	802	556	243	1,601
1991	1,126	911	645	192	1,748
1992	1,185	906	679	197	1,782
1993	1,146	943	676	185	1,804
1994	1,095	906	635	163	1,704
1995	1,167	942	710	187	1,839
1996	1,045	785	708	139	1,632
1997	1,003	707	658	166	1,531
1998	1,027	718	720	164	1,602
1999	1,019	732	706	169	1,607
2000	1,200	943	880	158	1,981
2001	1,034	822	798	172	1,792
2002	1,176	971	938	176	2,085
2003	1,009	806	778	186	1,771
2004	953	758	698	216	1,672
2005	1,509	1,475	1,192	255	2,922
2006	740	517	537	145	1,199
2007	805	580	633	153	1,366
2008	774	525	576	155	1,256
2009	776	567	579	128	1,274

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Occurrences Reported



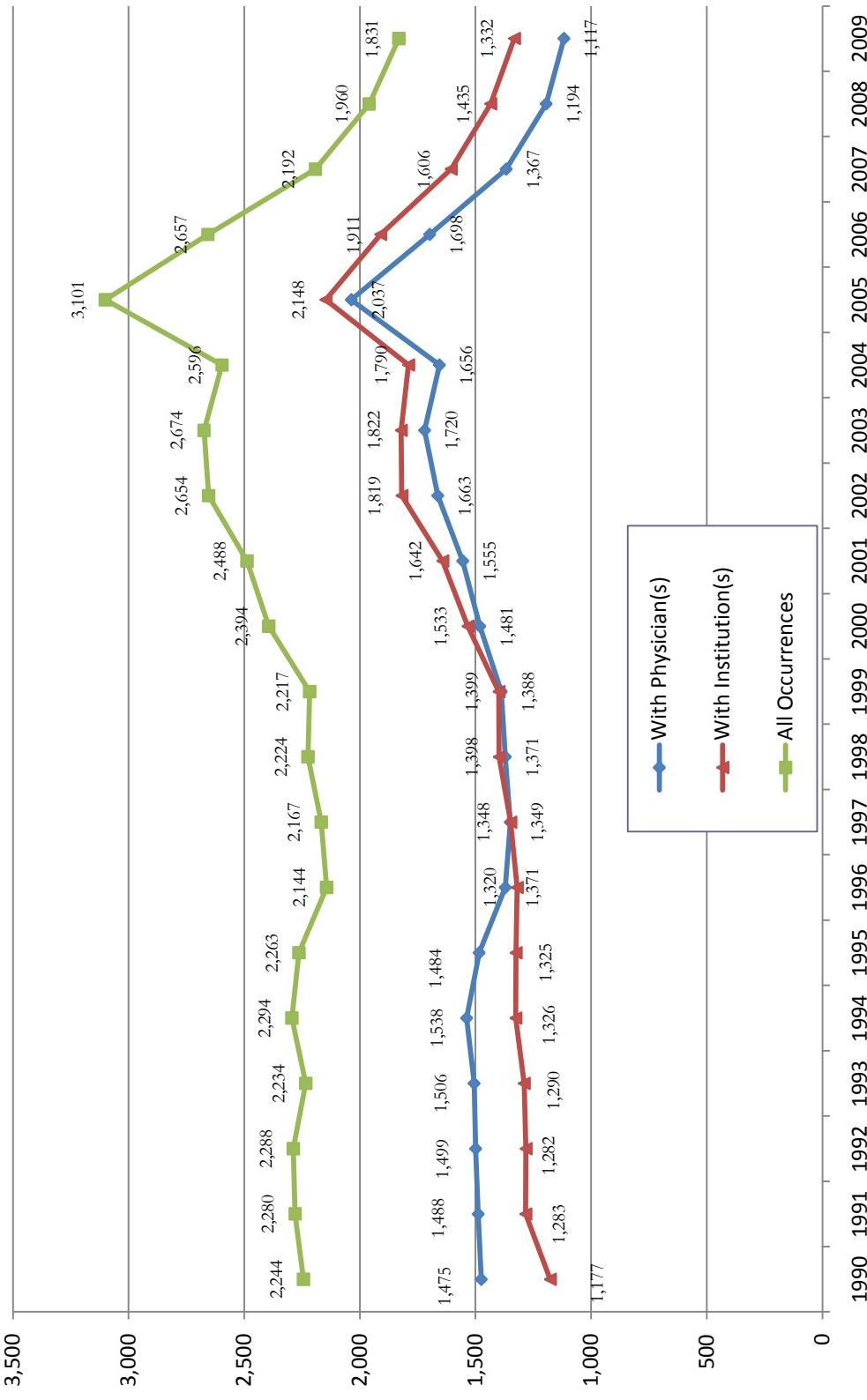
Occurrences Reported and Associated Number of Defendants At Least One Physician Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	586	802	235	27	1,064
1991	641	911	284	34	1,229
1992	686	906	312	23	1,241
1993	675	943	323	24	1,290
1994	667	906	303	24	1,233
1995	681	942	319	31	1,292
1996	574	785	315	11	1,111
1997	519	707	269	21	997
1998	527	718	318	14	1,050
1999	546	732	312	37	1,081
2000	660	943	393	25	1,361
2001	583	822	418	41	1,281
2002	667	971	492	42	1,505
2003	578	806	438	54	1,299
2004	513	758	372	58	1,188
2005	956	1,475	729	93	2,297
2006	338	517	214	38	769
2007	389	580	294	45	919
2008	390	525	259	38	822
2009	413	567	281	25	873

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

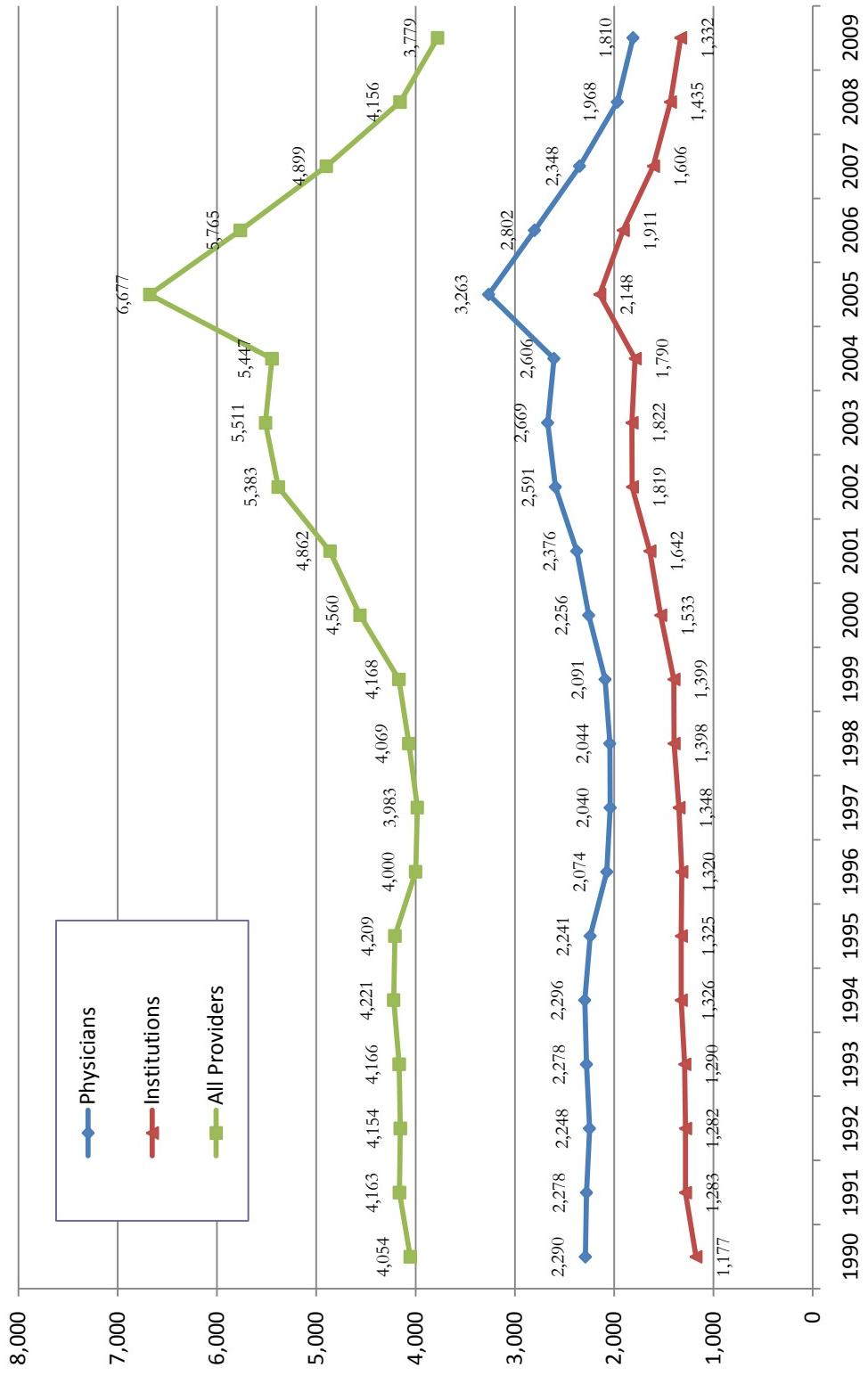
Occurrences Reported and Associated Number of Defendants At Least One Institutional Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	502	301	556	34	891
1991	573	396	645	22	1,063
1992	595	392	679	22	1,093
1993	595	444	676	25	1,145
1994	557	398	635	26	1,059
1995	607	415	710	34	1,159
1996	609	398	708	24	1,130
1997	576	332	658	28	1,018
1998	589	352	720	17	1,089
1999	593	366	706	33	1,105
2000	699	466	880	29	1,375
2001	651	469	798	28	1,295
2002	756	591	938	47	1,576
2003	633	473	778	55	1,306
2004	577	443	698	60	1,201
2005	943	922	1,192	71	2,185
2006	487	290	537	31	858
2007	551	362	633	40	1,035
2008	503	294	576	33	903
2009	503	338	579	28	945

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Number of Occurrences Open At Year End



Number of Defendants With Outstanding Claims



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these typologies, over 5,000 records were manually reviewed and allegation and outcome codes were derived from the written narratives that accompanying each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. For this report, nearly 15,000 records were coded. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undervount* of the true and (currently) unknown frequencies of various allegations.

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2009						
Category	Occurrences	Occurrences	Average	Defendants	With	Average
			Paid			
			Per Paid		Payment	Indemnity
			Occurrence			Per Paid
Diagnosis	1,351	614	\$389,428	3,039	862	\$277,389
Anesthesia	111	51	\$382,162	231	78	\$249,875
Surgery	2,321	1,024	\$283,803	4,382	1,293	\$224,760
Medication	679	260	\$173,222	1,020	309	\$145,753
IV & Blood Products	102	56	\$87,045	140	60	\$81,242
Pregnancy & childbirth	493	242	\$677,834	976	339	\$483,882
Treatment	1,372	519	\$219,481	2,298	613	\$185,825
Other / misc	738	400	\$126,180	954	427	\$118,202
Total Known	7,167	3,166	\$292,971	13,040	3,981	\$232,993
Unknown	318	84	\$176,709	421	85	\$174,630
Total	7,485	3,250	\$289,966	13,461	4,066	\$231,773

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2009 Column Percents					
Category	Occurrences	Occurrences	Paid	Total	Defendants
				Indemnity	With
					Indemnity
				Payment	
Diagnosis	18.9%	19.4%	25.8%	23.3%	21.7%
Anesthesia	1.5%	1.6%	2.1%	1.8%	2.0%
Surgery	32.4%	32.3%	31.3%	33.6%	32.5%
Medication	9.5%	8.2%	4.9%	7.8%	7.8%
IV & Blood Products	1.4%	1.8%	0.5%	1.1%	1.5%
Pregnancy & childbirth	6.9%	7.6%	17.7%	7.5%	8.5%
Treatment	19.1%	16.4%	12.3%	17.6%	15.4%
Other / miscellaneous	10.3%	12.6%	5.4%	7.3%	10.7%

Allegations, 2002-2009				
Allegation	Occurrences	Occurrences	Paid	Average Injury Severity (1 - 9) (All)
Diagnostic Issues by Condition - Infection Related				
Myocardial infarction	1			9.0
Integumentary system - skin, hair, nails etc	3	1	\$700,000	5.0
Auditory condition	2			5.5
Other or unknown nervous system disorders	22	17	\$1,127,173	7.9
Spine / spinal cord disorder	10	5	\$1,013,667	7.0
Musculoskeletal disorder order- excluding spine	3	2	\$262,500	5.7
Respiratory infections	28	16	\$274,844	6.9
Digestive disorders	11	4	\$84,125	5.3
Diseases of the genitourinary system	2			6.0
Diseases of the reproductive system	4	1	\$18,946	5.8
Other respiratory distress	1	1	\$75,000	9.0
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection contracted during care	1	1	\$1,155,850	9.0
Development of septic condition during care	7	4	\$591,250	7.3
Unknown infection	27	12	\$181,083	6.0
Diagnostic Issues by Condition - Not Infection Related				
Hematoma / aneurysm	30	18	\$389,990	7.9
Embolism/ thrombosis	37	19	\$302,555	7.6
Ischemia / vascular deficiency	14	9	\$649,778	7.2
Hypoxia	1	1	\$150,000	6.0
Myocardial infarction	43	21	\$486,066	8.0
Stroke	38	17	\$515,323	6.4
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Auditory condition	2	1	\$45,000	4.0
Visual condition	12	8	\$595,938	6.5
Other or unknown nervous system disorders	21	5	\$381,009	6.0
Spine / spinal cord disorder	25	13	\$407,538	5.8
Musculoskeletal disorder order- excluding spine	8	3	\$38,333	3.4
Compartment syndrome	5	4	\$109,375	5.0
Cancer - oral	12	2	\$510,000	7.6
Cancer - digestive tract	39	17	\$490,569	7.2
Cancer - respiratory tract	61	23	\$331,921	8.1
Cancer - bone and cartilage	17	10	\$394,637	7.4
Cancer - skin	21	7	\$316,429	6.3
Cancer - mesothelial and soft tissue	1			9.0
Cancer - breast	69	25	\$499,687	6.5
Cancer - reproductive organs	27	14	\$388,383	7.9
Cancer - kidney, bladder and related	16	9	\$303,545	7.0
Cancer - central nervous system	5	1	\$625,000	6.8
Cancer - Thyroid and other endocrine glands	15	7	\$432,974	6.5
Cancer - Hodgkin's, lymphoma, and related	8	3	\$432,833	7.5
Cancer - unknown type	21	9	\$264,181	6.3
Unknown or benign neoplasms	31	14	\$392,357	5.5

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Blood and immune disorders	10	6	\$811,111	7.5
Diabetes	11	7	\$391,186	7.4
Endocrine, nutritional, and metabolic disorders	16	10	\$364,933	7.5
Respiratory infections	1	1	\$85,000	9.0
Other respiratory conditions	6	3	\$683,323	7.5
Digestive disorders	107	52	\$359,859	5.6
Diseases of the genitourinary system	17	6	\$635,833	6.2
Diseases of the reproductive system	15	8	\$254,531	5.1
Not applicable, no allegation of medical injury	1	1	\$625,000	9.0
Poison, exposure to toxin	6	2	\$80,000	6.2
Other respiratory distress	2	1	\$659,107	8.0
Healthy patient misdiagnosed with condition	25	10	\$128,350	3.3
Development of gangrene or other necrotizing condition	1	1	\$17,000	5.0
Staph infection contracted during care	1			9.0
Other infection contracted during care	1	1	\$140,000	5.0
Trauma - fracture	106	33	\$130,045	3.8
Trauma - Cuts, burns, abrasions	3	1	\$200,000	3.3
Trauma - neurological	4	4	\$96,604	4.3
Trauma - spine	27	11	\$1,000,289	5.7
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to tendons or muscle	22	4	\$141,250	4.0
Trauma - injury to nerves	1			5.0
Trauma - injury to internal organs	38	25	\$423,800	7.4
Trauma - details unknown	2	1	\$170,000	3.0
Ischemia / vascular deficiency	1	1	\$292,000	6.0
Unknown condition	228	101	\$269,646	6.8
Subtotal - Diagnostic	1,356	616	\$388,562	6.4
Allegations Related to Anesthesia				
Hematoma / aneurysm	1	1	\$300,000	9.0
Ischemia / vascular deficiency	3	2	\$921,000	5.7
Hypoxia	5	4	\$314,063	7.0
Myocardial infarction	2			6.0
Unknown	2	1	\$30,000	9.0
Wrong dosage administered	2	2	\$1,223,958	9.0
Wrong medication administered	1	1	\$225,000	9.0
Allergic reaction to medication	3	1	\$1,750	4.0
Other negative side-effect of medications	7	2	\$180,000	4.1
Cut, puncture, tear during injection	3	1	\$690,000	5.5
Endotracheal tube wrongly placed	1	1	\$175,000	3.0
Injury from aspiration	1	1	\$25,000	5.0
Other respiratory distress	10	6	\$536,116	7.5
Anesthetic or intra-operative awareness	4	2	\$33,000	1.0
Other inadequate anesthetization	6	4	\$217,500	6.7
Failure to timely / properly intubate	11	9	\$685,167	7.9

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Premature extubation	4	3	\$275,913	6.0
Injury during intubation	43	9	\$106,154	3.5
Injury from equipment malfunction	2	1	\$35,000	6.0
Subtotal - Anesthesia	111	51	\$382,162	5.2
Surgical Misadventures				
Hematoma / aneurysm	20	13	\$677,865	6.6
Embolism/ thrombosis	36	17	\$332,006	7.3
Ischemia / vascular deficiency	29	12	\$798,383	6.5
Hypoxia	8	5	\$899,548	7.9
Myocardial infarction	33	16	\$542,760	8.1
Stroke	13	6	\$250,743	6.9
Allergic reaction to medication	1			3.0
Other negative side-effect of medications	4			6.5
Cut, puncture, tear during surgery	409	230	\$297,710	5.2
Cut, puncture, tear during injection	3	2	\$125,000	6.0
Cut, puncture, tear during endoscopic exam	4	1	\$80,000	6.0
Cut, puncture, tear during heart catheterization	25	9	\$304,419	7.0
Cut, puncture, tear during other catheterization	2	1	\$387,500	7.0
Cut, puncture, tear during other medical procedure	1	1	\$12,500	5.0
Foreign body retained - surgery related	153	89	\$99,573	3.9
Foreign body retained - during heart catheterization	3	1	\$80,000	4.0
Overdose of radiation during therapy	2	1	\$478,328	5.5
Inappropriate temperature in local application	7	6	\$95,665	4.1
Contaminated substance taken or injected	2	1	\$375,000	4.0
Failure in suture or ligature	3	1	\$225,000	4.0
Failure to introduce or remove other medical implement	2	1	\$70,000	3.5
Improper placement of prosthetic device	66	25	\$270,013	4.6
Incorrect prosthetic device, or wrong size	34	11	\$162,705	4.7
Improper placement of therapeutic device	30	13	\$158,341	5.7
Incorrect therapeutic device, or wrong size	2	1	\$27,000	3.0
Nonadministration of necessary care or other omission	8	6	\$145,954	6.8
Injury from equipment failure	15	2	\$29,223	4.3
Did not consent to procedure	8	4	\$86,250	4.4
Failure to identify or treat compartment syndrome	14	9	\$502,512	6.2
Procedure performed on wrong body part	54	41	\$222,933	4.4
Misssed fracture or non-union	44	22	\$269,491	4.3
Sutures, staples, etc improperly placed	34	15	\$453,483	5.1
Other improper closure of surgical site	66	33	\$418,432	5.3
Injury from aspiration	10	5	\$165,613	7.0
Other respiratory distress	14	6	\$369,333	7.9
Development of fistula	21	11	\$280,282	4.3
Failure to stabilize prior to transfer / discharge	1	1	\$225,000	9.0
Treatment did not have intended effect	242	69	\$157,703	4.4
Failure to warn of risks of procedure	3	1	\$150,000	4.3

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Allergic reaction to medical materials, excluding medications	3	1	\$475,000	4.3
Healthy patient misdiagnosed with condition	1	1	\$200,000	5.0
Wrong patient	2	1	\$122,000	5.0
Inappropriate handling of transplantable material	41	38	\$179,065	6.2
Aborted surgery	5	4	\$123,875	4.2
Unnecessary surgery or procedure	71	22	\$245,114	4.4
Pressure ulcers during care	9	3	\$185,833	5.6
Development of gangrene or other necrotizing condition	13	4	\$450,000	5.3
Staph infection contracted during care	33	8	\$201,825	5.1
Other infection contracted during care	214	71	\$303,217	5.5
Development of septic condition during care	25	9	\$923,012	7.7
Excess blood loss during surgery or treatment	13	5	\$859,277	6.9
Postoperative bleeding	37	15	\$964,108	6.9
Other problem with surgical site	10	1	\$40,000	3.9
Failed sterilization	7	4	\$44,000	2.3
Accidental or unnecessary sterilization	4			4.8
Failure to timely / properly intubate	4	1	\$100,000	6.0
Delay in scheduling surgery	1			5.0
Failure to monitor	3	2	\$143,750	8.0
Failure to warn of health hazard	1			7.0
Premature extubation	1	1	\$250,000	9.0
Failure to ensure proper nutrition or hydration	4	2	\$291,667	8.3
G-tube or feeding tube improperly placed or malfunction	11	8	\$170,500	7.5
Failure in follow-up care	3			4.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Injury during transporting or repositioning	1			3.0
Other surgical injury - central nervous system	9	4	\$817,500	7.0
Other injury incidental to medical procedure	12	7	\$88,500	4.0
Injury from improper operation of equipment	1	1	\$300,000	5.0
Injury from equipment malfunction	4	3	\$229,317	6.3
Other surgical injury - fracture	5			4.4
Traumatic injury during intubation	4	3	\$125,591	5.8
Other surgical injury - internal organ	19	5	\$209,585	4.9
Other surgical injury - non-fracture musculoskeletal injury	2			5.0
Other surgical injury - nerve injury	55	16	\$195,518	4.8
Injury from patient positioning	21	10	\$213,914	4.2
Other surgical injury - peripheral nervous system	7	4	\$266,868	5.3
Other surgical injury - impaired vision	4	2	\$450,000	4.8
Other injury unrelated to medical treatment	1	1	\$20,000	4.0
Other surgical injury - morphology problem / disfigurement	2			4.5
Unknown	231	78	\$222,757	5.0
Subtotal - Surgery	2,321	1,024	\$283,803	5.2
Medication Related				

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Medication administered via the wrong route	1			9.0
Wrong dosage administered	106	70	\$285,959	4.7
Wrong medication administered	121	89	\$29,601	3.3
Medication error	5	3	\$128,333	3.8
All acts of self harm (alleged related to medication)	2	1	\$2,375	9.0
Allergic reaction to medication	39	21	\$172,819	4.2
Interaction of two or more medications	30	18	\$264,833	6.8
Addiction or withdrawal issues	13	4	\$28,750	3.5
Injury from excessive use of medication	17	8	\$257,616	5.8
Incorrect dilution of fluid	2	1	\$125,000	9.0
Contaminated substance taken or injected	1			3.0
Nonadministration of necessary care or other omission	1			1.0
Treatment did not have intended effect	1			8.0
Fall while under care or on premises (Medication Related)	1			4.0
Other adverse reaction - Steroids	7	3	\$206,667	4.4
Other adverse reaction - Digestives medications	2	1	\$500,000	7.5
Other adverse reaction - Anticoagulants	39	11	\$339,481	4.8
Other adverse reaction - Heart medications	5			7.8
Other adverse reaction - Hypertension medications	4			4.0
Other adverse reaction - Weight loss medications	25			3.5
Other adverse reaction - Topical applications	1			3.0
Other adverse reaction - Adrenaline & related	1	1	\$900,000	6.0
Other adverse reaction - Pain management, non-narcotics	10			4.7
Other adverse reaction - Pain management, narcotics	16	2	\$269,429	6.6
Other adverse reaction - Sedatives & relaxants	3	1	\$400,000	6.7
Other adverse reaction - Chemotherapy	3			5.0
Other adverse reaction - Cholesterol agents	7	1	\$100,000	4.4
Other adverse reaction - Hormonal treatments	1			1.0
Other adverse reaction - Vaccines	1			6.0
Other adverse reaction - Cognitive & affective disorders	102	1	\$2,500	4.5
Other adverse reaction - Diabetic medications	4	2	\$35,500	5.8
Other adverse reaction - Immune medications	2	1	\$325,000	6.5
Other adverse reaction - Antibiotics	6	3	\$543,333	5.8
Other adverse reaction - Antifungal agents	1			5.0
Other adverse reaction - Anti-parasitic agents	1	1	\$40,000	6.0
Other adverse reaction - Anti-inflammatory, excluding steroids	4			4.3
Other negative side-effect of unknown medications	93	17	\$136,338	4.9
Unknown	1			
Subtotal - Medication Related	679	260	\$173,222	4.6
IV and Blood Products Related				
Embolism/ thrombosis	5	2	\$550	3.0
Wrong dosage administered	2	2	\$11,250	2.0
IV infiltration event	54	30	\$102,219	4.2

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Cut, puncture, tear during injection	12	5	\$18,807	3.9
Foreign body retained - during injection	4	4	\$35,000	3.5
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Inappropriate temperature in local application	1	1	\$55,000	5.0
Contaminated substance taken or injected	1			3.0
Incorrect blood type	2	2	\$482,500	4.5
Failure to identify or treat compartment syndrome	2			4.0
Procedure performed on wrong body part	1	1	\$12,500	5.0
Staph infection contracted during care	4	1	\$35,000	4.8
Other infection contracted during care	5	4	\$42,575	3.4
Development of septic condition during care	1			9.0
Not applicable, no allegation of medical injury	1	1	\$15,000	1.0
Unknown	6	2	\$20,000	4.3
Subtotal - IV and Blood Products	102	56	\$87,045	4.1
Pregnancy and Childbirth				
Ectopic pregnancy	14	7	\$159,714	5.1
Spontaneous abortion / stillbirth	28	17	\$142,756	8.0
Complications w/ abortion	4	3	\$43,333	6.3
Complications w hypertension	1			6.0
Eclampsia	14	6	\$601,917	7.3
Infections	26	12	\$1,104,625	6.2
Complications of gestational diabetes	4	2	\$237,500	8.8
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	10	3	\$1,708,243	5.8
Fetal abnormality or damage	6	2	\$1,087,500	7.7
RH Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	35	15	\$797,222	8.0
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Pre-term labor	16	5	\$417,000	6.7
Failed induction of labor	1	1	\$450,000	8.0
Prolonged labor	5	3	\$1,065,000	6.8
Shoulder dystocia	60	30	\$655,415	5.8
Other obstructed labor	6	4	\$127,500	6.0
Umbilical cord complications	1			6.0
Other obstetric trauma	5	2	\$275,000	7.4
Postpartum hemorrhage	3	1	\$350,000	6.3
Retained placenta and membranes	1			3.0
Fetus / newborn affected by maternal condition unrelated to pregnancy	6	2	\$1,572,500	7.2
Deficient fetal growth rate	4	3	\$916,667	7.5
Intracranial laceration or hemorrhage due to birth injury	7	4	\$443,125	6.7
Other birth injuries to central nervous system	19	12	\$859,818	6.9
Birth injury to peripheral nervous system	13	6	\$565,000	5.9

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Other birth injuries	2	2	\$677,500	6.0
Intrauterine hypoxia	69	38	\$1,404,884	7.6
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
Hemorrhagic disease of fetus or newborn	1			9.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Mix-up of newborn at discharge	1			1.0
Reaction to medication	8			7.5
Cut, tear, perforation	13	5	\$439,935	4.3
Retained surgical or other material	12	7	\$172,122	3.6
Cardiovascular complications of pregnancy	7	2	\$839,359	8.1
Wrong dosage administered	1			2.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Development of fistula	1			5.0
Failure to stabilize prior to transfer / discharge	2	1	\$100,000	9.0
Other inadequate anesthetization	5	2	\$26,450	2.4
Development of gangrene or other necrotizing condition	4	1	\$275,000	5.8
Development of septic condition during care	1	1	\$450,000	9.0
Postoperative bleeding	1			5.0
Injury to fetus or mother due to procedure unrelated to pregnancy	2	1	\$230,000	7.5
Other injury incidental to medical procedure	1	1	\$700,000	9.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	52	26	\$327,495	7.1
Subtotal	492	241	\$679,921	6.7
Treatment Related (Non-Surgical)				
Hematoma / aneurysm	9	4	\$120,813	7.6
Embolism/ thrombosis	13	6	\$238,430	5.2
Ischemia / vascular deficiency	6	1	\$400,000	6.5
Hypoxia	4	3	\$416,667	8.5
Myocardial infarction	27	14	\$397,688	8.3
Stroke	15	3	\$508,333	6.8
Agent use or selection error	1			9.0
Agent administered via the wrong route	1	1	\$275,000	5.0
Wrong dosage administered	2	2	\$683,354	6.5
All acts of self harm	1	1	\$225,000	9.0
Infiltration during injection, catheterization or other procedure	10	5	\$40,241	4.1
Cut, puncture, tear during injection	46	20	\$122,828	4.3
Cut, puncture, tear during endoscopic exam	50	22	\$278,385	5.6
Cut, puncture, tear during other catheterization	22	8	\$109,188	5.4

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Cut, puncture, tear during other medical procedure	33	21	\$73,667	3.8
Foreign body retained - during injection	1			4.0
Foreign body retained - during other medical procedure	2	2	\$100,000	3.5
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Overdose of radiation during therapy	6	2	\$168,750	4.8
Dosage failure in electroshock therapy	3	2	\$796,500	6.0
Inappropriate temperature in local application	17	13	\$29,133	3.6
Nonadministration of necessary drug or other substance	5	1	\$250,000	7.4
Wrong fluid used in transfusion	4	4	\$313,750	5.3
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Improper placement of prosthetic device	2	1	\$20,000	4.5
Improper placement of therapeutic device	12	6	\$228,500	4.7
Incorrect therapeutic device, or wrong size	1	1	\$43,500	4.0
Nonadministration of necessary care or other omission	68	30	\$305,339	6.3
Injury from equipment failure	3	1	\$10,000	3.7
Did not consent to procedure	2	1	\$5,000	1.0
Failure to identify or treat compartment syndrome	5	3	\$348,200	4.6
Procedure performed on wrong body part	1			4.0
Misset fracture or non-union	33	8	\$63,374	4.1
Sutures, staples, etc improperly placed	3			2.7
Other improper closure	4	2	\$27,250	3.3
Injury from aspiration	20	9	\$391,741	7.6
Other respiratory distress	11	4	\$971,875	8.0
Failure to stabilize prior to transfer / discharge	18	8	\$148,509	7.6
Treatment did not have intended effect	68	19	\$181,813	5.5
Allergic reaction to medical materials, excluding medications	10	6	\$47,907	3.9
Procedure performed on wrong patient	4	3	\$35,000	3.0
Unnecessary procedure	6			4.3
Pressure ulcers during care	161	78	\$190,921	6.9
Development of gangrene or other necrotizing condition	12	4	\$282,413	6.0
Staph infection contracted during care	11	1	\$35,000	3.9
Other infection contracted during care	92	26	\$134,446	4.7
Development of septic condition during care	11	7	\$180,690	8.8
Failed sterilization	1			2.0
Failure to timely / properly intubate	14	11	\$370,682	8.5
Improper phone or other remote instructions	1	1	\$55,000	3.0
Delay in scheduling surgery	3	2	\$449,982	8.0
Other delay	9	2	\$413,200	5.9
Failure to monitor	7	4	\$564,875	8.3
Delay in transport	2			5.5
Failure to warn of health hazard	13			7.0
Failed resuscitation	4	2	\$1,025,000	8.8
Other failure to effectively treat	28	12	\$193,506	6.2
Failure to communicate with patient	2	1	\$50,000	6.5

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Failure to ensure proper nutrition or hydration	9	5	\$141,600	7.6
G-tube or feeding tube improperly placed or malfunction	7	1	\$200,000	7.4
Failure to make timely or appropriate referral	8	4	\$387,500	6.9
Delay in Emergency Department	9	2	\$263,161	4.1
Failure in follow-up care	10	4	\$356,250	6.0
Injury during physical therapy	107	50	\$117,954	3.7
Injury during intubation	2			5.5
Injury from patient positioning	3			4.0
Other injury incidental to medical procedure	13	4	\$82,591	4.0
Injury from improper operation of equipment	4	1	\$4,000	4.0
Injury from equipment malfunction	3	2	\$2,750	2.7
Other injury unrelated to medical treatment	2	2	\$205,000	3.0
Not applicable, no allegation of medical injury	7	3	\$105,833	2.1
Unknown	122	43	\$365,152	5.6
Subtotal	1,368	518	\$219,770	5.4
Patient Safety / Legal or Ethical Violation				
Assault & battery	16	9	\$78,444	2.3
Breach of patient confidentiality	37	16	\$15,664	1.2
Breach of specific regulation	15	4	\$370,612	1.5
False imprisonment	11	2	\$3,539	1.4
Other legal or ethical misconduct	19	4	\$82,375	1.2
Religious issues	3	2	\$31,250	2.3
Sexual misconduct	26	11	\$127,114	1.5
Wrongful life / birth	1			1.0
Not applicable, no allegation of medical injury	6	4	\$10,900	1.3
All acts of self harm	32	14	\$418,214	8.4
Nonadministration of necessary care or other omission	2	1	\$6,000	6.0
Injury from aspiration	2			9.0
Failure to stabilize prior to transfer / discharge	1			1.0
Failure to warn of health hazard	12			5.0
Abuse / neglect	6	2	\$181,250	6.0
Refusal to treat / indifference	9			2.0
EMTALA violation	2			2.0
Civil rights originating among incarcerated population (refusal to treat, etc)	121	3	\$91,958	3.4
Failure to ensure proper nutrition or hydration	1			9.0
Fall while under care or on premises	408	240	\$123,298	5.0
Harmed by 3rd party	29	15	\$56,557	5.1
Injury during transporting or repositioning	59	40	\$86,635	4.5
Injury during physical therapy	1			2.0
Injury from patient positioning	1			4.0
Injury from improper operation of equipment	4	1	\$10,000	5.0
Injury while restraining patient or by security	4	2	\$155,000	4.8
Elopement from facility	4	4	\$426,250	9.0

Allegations, 2002-2009				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Other injury unrelated to medical treatment	38	31	\$141,960	5.7
Unknown	2			2.0
Subtotal - Patient Safety / Legal or Ethical Violation	738	400	\$126,180	4.5
Unknown	318	84	\$176,709	5.2
Total	7,485	3,250	\$289,966	5.4

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	% of Defendants Who Were Physicians or Surgeons		% of Defendants With Payments Who Were Physicians or Surgeons
						With	Payments	
Diagnostic Allegations - Infection Related								
Myocardial infarction	1			1	1			100.0%
Integumentary system - skin, hair, nails etc	3	1		4	2			
Auditory condition	2			6			50.0%	
Other or unknown nervous system disorders	22	17		75	28		34.7%	17.9%
Spine / spinal cord disorder	10	5		31	16		35.5%	25.0%
Musculoskeletal disorder order- excluding spine	3	2		13	3		15.4%	
Respiratory infections	28	16		53	19		39.6%	26.3%
Digestive disorders	11	4		22	5		27.3%	40.0%
Diseases of the genitourinary system	2			3			33.3%	
Diseases of the reproductive system	4	1		10	1		40.0%	100.0%
Other respiratory distress	1	1		1	1			
Development of gangrene or other necrotizing condition	1	1		1	1			
Staph infection contracted during care	1	1		3	2		66.7%	100.0%
Development of septic condition during care	7	4		25	6		48.0%	83.3%
Unknown infections	27	12		45	15		28.9%	13.3%
Diagnostic Allegations - Not Infection Related								
Hematoma / aneurysm	30	18		63	26		42.9%	42.3%
Embolism/ thrombosis	37	19		107	30		48.6%	43.3%
Ischemia / vascular deficiency	14	9		36	14		41.7%	42.9%
Hypoxia	1	1		2	1			
Myocardial infarction	43	21		93	31		37.6%	45.2%
Stroke	38	17		93	21		39.8%	33.3%
Integumentary system - skin, hair, nails etc	1	1		1	1			
Auditory condition	2	1		3	1		33.3%	
Visual condition	12	8		34	11		44.1%	36.4%
Other or unknown nervous system disorders	21	5		55	9		43.6%	55.6%
Spine / spinal cord disorder	25	13		59	19		30.5%	26.3%

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2009**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants With Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Musculoskeletal disorder order- excluding spine	8	3	14	3	12	5	25.0%	20.0%
Compartment syndrome	5	4	26	2	26	3	38.5%	
Cancer - oral	12	2	105	17	21	48.6%	33.3%	
Cancer - digestive tract	39	23	140	23	30	45.7%	43.3%	
Cancer - respiratory tract	61	10	40	10	13	27.5%	23.1%	
Cancer - bone and cartilage	17	7	42	7	9	38.1%	22.2%	
Cancer - skin	21	1	1	1	1			
Cancer - mesothelial and soft tissue	1	25	144	25	34	25.0%	8.8%	
Cancer - breast	69	14	71	14	18	26.8%	38.9%	
Cancer - reproductive organs	27	9	33	9	12	33.3%	33.3%	
Cancer - kidney, bladder and related	16	1	13	1	1	30.8%		
Cancer - central nervous system	5	1	7	7	34	11	26.5%	9.1%
Cancer - Thyroid and other endocrine glands	15	8	3	3	13	3	46.2%	66.7%
Cancer - Hodgkin's, lymphoma, and related	21	9	53	9	11	11	28.3%	45.5%
Cancer - unknown type	31	14	77	14	24	24	32.5%	20.8%
Unknown or benign neoplasms	10	6	27	6	9	9	22.2%	22.2%
Blood and immune disorders	11	7	25	7	11	11	48.0%	45.5%
Diabetes	16	10	41	10	13	13	24.4%	7.7%
Endocrine, nutritional, and metabolic disorders	1	1	1	1	1	1	100.0%	100.0%
Respiratory infections	6	3	13	3	6	6	53.8%	16.7%
Other respiratory conditions	107	52	277	52	78	78	36.8%	30.8%
Digestive disorders	17	6	33	6	10	10	27.3%	30.0%
Diseases of the genitourinary system	15	8	34	8	13	13	41.2%	15.4%
Diseases of the reproductive system	1	1	1	1	1	1		
Not applicable, no allegation of medical injury	6	2	15	2	2	2	6.7%	
Poison, exposure to toxin	2	1	3	1	2	2	66.7%	
Other respiratory distress	25	10	39	10	11	11	41.0%	45.5%
Healthy patient misdiagnosed with condition								

Allegation	Occurrences	Occurrences	Paid	Defendants	Payments	% of Defendants Who Were Physicians or Surgeons		% of Defendants Who Were Physicians or Surgeons
						Defendants With	Defendants Who Were Physicians or Surgeons	
Development of gangrene or other necrotizing condition	1	1	1	1	1	60.0%	66.7%	50.0%
Staph infection contracted during care	1	1	1	3	2	66.7%	66.7%	50.0%
Other infection contracted during care	106	33	194	43	33.0%	33.0%	27.9%	27.9%
Trauma - fracture	3	1	6	1	1	33.3%	33.3%	100.0%
Trauma - Cuts, burns, abrasions	4	4	7	4	57.1%	57.1%	50.0%	50.0%
Trauma - neurological	27	11	66	21	39.4%	39.4%	52.4%	52.4%
Trauma - spine	1	1	1	1	100.0%	100.0%	100.0%	100.0%
Trauma - sprains or other soft tissue injury	22	4	30	5	33.3%	33.3%	20.0%	20.0%
Trauma - injury to tendons or muscle	1	1	1	1	30.4%	30.4%	27.0%	27.0%
Trauma - injury to nerves	38	25	102	37	30.4%	30.4%	27.0%	27.0%
Trauma - injury to internal organs	2	1	2	1	100.0%	100.0%	100.0%	100.0%
Trauma - details unknown	1	1	2	2	2	2	2	2
Ischemia / vascular deficiency	228	101	461	130	29.9%	29.9%	21.5%	21.5%
Unknown								
Subtotal - Diagnostic Related	1,356	614	3,039	862	35.2%	35.2%	29.6%	29.6%
Anesthesia Related Allegations								
Hematoma / aneurysm	1	1	2	1	50.0%	50.0%	71.4%	71.4%
Ischemia / vascular deficiency	3	2	10	7	50.0%	50.0%	25.0%	25.0%
Hypoxia	5	4	12	4	33.3%	33.3%		
Myocardial infarction	2	2	5	4	40.0%	40.0%		
Wrong dosage administered	2	2	11	8	18.2%	18.2%	25.0%	25.0%
Wrong medication administered	1	1	1	1	100.0%	100.0%	100.0%	100.0%
Allergic reaction to medication	3	1	6	1	50.0%	50.0%		
Other negative side-effect	7	2	13	2	15.4%	15.4%		
Cut, puncture, tear during injection	2	1	10	2				
Cut, puncture, tear during other catheterization	1	1	7	1	28.6%	28.6%		
Endotracheal tube wrongly placed	1	1	2	1				
Injury from aspiration	1	1	3	2	66.7%	66.7%	50.0%	50.0%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2009							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Payments	Defendants With Physicians or Surgeons	Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Other respiratory distress	10	6	26	10	26.9%	30.0%	
Anesthetic or intra-operative awareness	4	2	9	2	11.1%		
Other inadequate anesthesia	6	4	10	4	20.0%		
Failure to timely / properly intubate	11	9	35	18	45.7%	33.3%	
Premature extubation	4	3	5	3	40.0%	66.7%	
Injury during intubation	43	9	55	10	25.5%		
Injury from equipment malfunction	2	1	6	1	50.0%		
Unknown	2	1	3	1	66.7%	100.0%	
Subtotal - Anesthesia Related	111	51	231	78	30.7%	28.2%	
Surgery Related Allegations							
Hematoma / aneurysm	20	13	59	25	37.3%	44.0%	
Embolism/ thrombosis	36	17	84	22	41.7%	13.6%	
Ischemia / vascular deficiency	29	12	72	19	43.1%	21.1%	
Hypoxia	8	5	23	8	30.4%		
Myocardial infarction	33	16	82	25	30.5%	16.0%	
Stroke	13	6	35	8	31.4%		
Allergic reaction to medication (surgery related)	1		2				
Other negative side-effect of medications (surgery related)	4		9				
Cut, puncture, tear during surgery	409	230	738	269	37.1%	33.8%	
Cut, puncture, tear during injection	3	2	6	2	66.7%	100.0%	
Cut, puncture, tear during endoscopic exam	4	1	7	1	14.3%		
Cut, puncture, tear during heart catheterization	25	9	53	13	37.7%	23.1%	
Cut, puncture, tear during other catheterization	2	1	3	1			
Cut, puncture, tear during other medical procedure	1	1	1	1	100.0%		
Foreign body retained - surgery related	153	89	272	104	25.0%	22.1%	
Foreign body retained - during heart catheterization	3	1	5	1	80.0%	100.0%	
Overdose of radiation during therapy	2	1	5	1			
Inappropriate temperature in local application	7	6	13	7	38.5%	14.3%	

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2009**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Contaminated substance taken or injected	2	1	1	3	1	1	1	25.0%
Failure in suture or ligature	3	1	1	4	1	1	20.0%	33.3%
Failure to introduce or remove other medical implement	2	1	1	5	3	3	21.4%	41.3%
Improper placement of prosthetic device	66	25	104	28	12	12	37.5%	16.7%
Incorrect prosthetic device, or wrong size	34	11	56	16	16	16	33.8%	18.8%
Improper placement of therapeutic device	30	13	71	16	2	2	50.0%	50.0%
Incorrect therapeutic device, or wrong size	2	1	4	7	7	7	5.3%	5.3%
Nonadministration of necessary care or other omission	8	6	19	2	38	2	52.6%	42.9%
Injury from equipment failure	15	2	38	4	14	4	4	75.0%
Did not consent to procedure	8	4	4	14	4	4	4	55.6%
Failure to identify or treat compartment syndrome	14	9	46	18	18	18	47.8%	26.0%
Procedure performed on wrong body part	54	41	101	50	28	28	29.7%	32.1%
Misset fracture or non-union	44	22	74	40	40	40	44.0%	31.3%
Sutures, staples, etc improperly placed	34	15	50	16	7	7	45.4%	47.5%
Other improper closure of surgical site	66	33	119	40	9	9	20.0%	14.3%
Injury from aspiration	10	5	25	11	33	12	48.5%	11.1%
Other respiratory distress	14	6	45	11	33	12	58.3%	58.3%
Development of fistula	21	6	33	11	1	1	1	1
Failure to stabilize prior to transfer / discharge	1	1	1	1	1	1	1	1
Treatment did not have intended effect	242	69	364	75	75	75	38.7%	42.7%
Failure to warn of risks of procedure	3	1	6	1	1	1	33.3%	100.0%
Allergic reaction to medical materials, excluding medications	3	1	8	1	1	1	50.0%	50.0%
Healthy patient misdiagnosed with condition	1	1	4	2	2	2	25.0%	100.0%
Wrong patient	2	1	8	2	2	2	15.6%	1.2%
Inappropriate handling of transplantable material	41	38	109	86	5	5	16.7%	20.0%
Aborted surgery	5	4	12	131	28	28	30.5%	21.4%
Unnecessary surgery or procedure	71	22	3	20	4	4	40.0%	25.0%
Pressure ulcers during care	9	3						

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2009**

Allegation	Occurrences	Occurrences	Paid	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
						Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Development of gangrene or other necrotizing condition	13	4	46	6	52.2%	50.0%	50.0%
Staph infection contracted during care	33	8	74	9	37.8%	33.3%	33.3%
Other infection contracted during care	214	71	383	83	31.6%	25.3%	25.3%
Development of septic condition during care	25	9	81	19	45.7%	36.8%	36.8%
Excess blood loss during surgery or treatment	13	5	25	7	44.0%	42.9%	42.9%
Postoperative bleeding	37	15	91	24	41.8%	25.0%	25.0%
Other problem with surgical site	10	1	12	1	66.7%	100.0%	100.0%
Failed sterilization	7	4	10	4	40.0%	25.0%	25.0%
Accidental or unnecessary sterilization	4	1	13	3	46.2%	100.0%	100.0%
Failure to timely / properly intubate	4	1	10	1	30.0%	100.0%	100.0%
Delay in scheduling surgery	1	1	1	1	100.0%	100.0%	100.0%
Failure to monitor	3	2	6	3	16.7%	100.0%	100.0%
Failure to warn of health hazard	1	1	1	1	1	100.0%	100.0%
Premature extubation	1	1	2	1	1	100.0%	100.0%
Failure to ensure proper nutrition or hydration	4	2	9	4	22.2%	100.0%	100.0%
G-tube or feeding tube improperly placed or malfunction	11	8	35	11	22.9%	18.2%	18.2%
Failure in follow-up care	3	8	8	8	62.5%	100.0%	100.0%
Physician delay or failure to respond to call	1	1	1	1	1	100.0%	100.0%
Injury during transporting or repositioning	1	1	1	1	1	100.0%	100.0%
Other surgical injury - central nervous system	9	4	21	5	33.3%	40.0%	40.0%
Other injury incidental to medical procedure	12	7	21	7	14.3%	100.0%	100.0%
Injury from improper operation of equipment	1	1	1	1	9.1%	50.0%	50.0%
Injury from equipment malfunction	4	3	11	5	9.1%	100.0%	100.0%
Other surgical injury - fracture	5	8	5	5	100.0%	100.0%	100.0%
Traumatic injury during intubation	4	3	7	5	33.3%	42.9%	42.9%
Other surgical injury - internal organ	19	5	33	7	75.0%	11.8%	11.8%
Other surgical injury - non-fracture musculoskeletal injury	2	4	4	17	20.0%	32.7%	32.7%
Other surgical injury - nerve injury	55	16	98	17	33.3%	42.9%	42.9%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2009						
Allegation	Occurrences	Paid Occurrences	Defendants	Payments With Defendants Who Were Physicians or Surgeons	Defendants With Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Injury from patient positioning	21	10	44	14	22.7%	7.1%
Other surgical injury - peripheral nervous system	7	4	14	4	35.7%	75.0%
Other surgical injury - impaired vision	4	2	7	3	14.3%	33.3%
Other injury unrelated to medical treatment	1	1	3	1		
Other surgical injury - morphology problem / disfigurement	2		3			
Not applicable, no allegation of medical injury	4		5			
Unknown	227	78	350	82	45.7%	39.0%
Subtotal - Surgery Allegations	2,321	1,024	4,382	1,293	35.6%	27.9%
Medication Related Allegations						
Medication administered via the wrong route	1		1			100.0%
Wrong dosage administered	106	70	166	83	16.3%	8.4%
Wrong medication administered	121	89	126	89	71.1%	3.4%
Medication error	5	3	7	3		
All acts of self harm (medication alleged cause)	2	1	3	1		
Allergic reaction to medication	39	21	54	25		
Interaction of two or more medications	30	18	72	33		
Addiction or withdrawal issues	13	4	24	4		
IV infiltration event	1	1	7	2		
Injury from excessive use of medication	17	8	26	9		
Other negative side-effect of medications	84	15	137	16		
Cut, puncture, tear during injection	1		1			
Incorrect dilution of fluid	1		2			
Contaminated substance taken or injected	1		2			
Nonadministration of necessary care or other omission	1		1			
Treatment did not have intended effect	1		1			
Other infection contracted during care	1		1			
Fall while under care or on premises (medication related)	1		3			
Other adverse reaction - steroids	7	3	14	5		
					42.9%	40.0%

Allegation	Occurrences	Occurrences	Paid	Defendants	Payments	Defendants	Defendants	% of Defendants With Payments Who Were Physicians or Surgeons
			Occurrences	Defendants	Payments	With Physicians	Who Were Physicians or Surgeons	
Other adverse reaction - digestives medications	2	1	5	1	1	60.0%	100.0%	
Other adverse reaction - anticoagulants	39	11	55	18	18	27.3%	38.9%	
Other adverse reaction - Heart medications	5		8			37.5%		
Other adverse reaction - hypertension medications	4		9			55.6%		
Other adverse reaction - weight loss medications	25		31			16.1%		
Other adverse reaction - topical applications	1		1			100.0%		
Other adverse reaction - adrenaline & related	1	1	1	1	1			
Other adverse reaction - Pain management, non-narcotics	10		16			25.0%		
Other adverse reaction - Pain management, narcotics	16	2	42		3	42.9%		
Other adverse reaction - Sedatives & relaxants	3	1	5		1	40.0%		
Other adverse reaction - chemotherapy	3		6			50.0%		
Other adverse reaction - cholesterol agents	7	1	10	2	2	30.0%		
Other adverse reaction - Hormonal treatments	1		2			100.0%		
Other adverse reaction - vaccines	1		2			50.0%		
Other adverse reaction - Cognitive & affective disorders	102	1	132	1	1	84.1%		
Other adverse reaction - diabetic medications	4	2	6	2	2	33.3%		
Other adverse reaction - Immune medications	2	1	3	2	2	33.3%		
Other adverse reaction - antibiotics	6	3	13	4	4	30.8%		
Other adverse reaction - antifungal agents	1		1			100.0%		
Other adverse reaction - antiparasitic agents	1	1	2	1	1	50.0%		
Other adverse reaction - anti-inflammatory, excluding steroids	4		6					
Other injury unrelated to medical treatment	1		8	3	3	25.0%		
Unknown	7	2	8	3	3			
Subtotal - Medication Related	672	260	1,020	309	33.9%	13.6%		
IV and Blood Products								
Embolism/ thrombosis	5	2		5	2			
Not applicable, no allegation of medical injury	1	1		1	1			
Wrong dosage administered	2	2		2	2			

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Addiction or withdrawal issues	1	1	1	1	1	1	1	3.0%
IV infiltration event	54	30	74	33	9.5%	33	9.5%	3.0%
Cut, puncture, tear during injection	12	5	15	5	26.7%	5	26.7%	3.0%
Foreign body retained - during injection	4	4	5	4	4	4	4	25.0%
Excessive amount of blood or other fluid	1	1	2	1	1	1	1	25.0%
Inappropriate temperature in local application	1	1	4	1	25.0%	2	2	60.0%
Contaminated substance taken or injected	1	1	1	1	33.3%	1	1	33.3%
Incorrect blood type	2	2	5	2	60.0%	2	2	60.0%
Failure to identify or treat compartment syndrome	2	2	3	2	60.0%	3	3	60.0%
Procedure performed on wrong body part	1	1	1	1	33.3%	1	1	33.3%
Staph infection contracted during care	4	1	7	1	25.0%	7	1	14.3%
Other infection contracted during care	5	4	6	4	60.0%	6	4	60.0%
Development of septic condition during care	1	1	3	1	33.3%	3	1	33.3%
Postoperative bleeding	1	1	1	1	33.3%	1	1	33.3%
Unknown	4	1	4	1	25.0%	1	1	25.0%
Subtotal - IV and Blood Products	102	56	140	60	33.3%	60	13.6%	1.7%
Pregnancy and Child Birth								
Ectopic pregnancy	14	7	42	8	40.5%	8	40.5%	37.5%
Spontaneous abortion / stillbirth	28	17	52	20	36.0%	20	34.6%	20.0%
Complications w/ abortion	4	3	10	3	60.0%	3	60.0%	66.7%
Complications w/ hypertension	1	1	3	3	66.7%	3	66.7%	66.7%
Eclampsia	14	6	33	11	36.4%	11	36.4%	27.3%
Infections	26	12	57	14	40.4%	14	40.4%	21.4%
Complications of gestational diabetes	4	2	9	3	22.2%	3	22.2%	33.3%
Other maternal complications related to pregnancy	2	2	4	2	50.0%	2	50.0%	50.0%
Complications of multiple gestation	4	1	6	1	50.0%	1	50.0%	100.0%
Complications from disproportion	10	3	16	4	25.0%	4	25.0%	25.0%
Fetal abnormality or damage	6	2	18	3	27.8%	3	27.8%	66.7%

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons		% of Defendants Who Were Physicians or Surgeons
							Defendants With Physicians	Surgeons	
Rh Isoimmunization	2	2	4	4	2	2	50.0%	50.0%	50.0%
Complications of placental disorders	35	15	67	22	1	1	31.8%	28.4%	31.8%
Complications from prolonged pregnancy	1	1	1	1	1	1			
Pre-term labor	16	5	25	6	2	1	50.0%	28.0%	100.0%
Failed induction of labor	1	1	1	1	2	1			
Prolonged labor	5	3	8	3	3	3	37.5%	37.5%	
Shoulder dystocia	60	30	118	42	9	6	38.1%	45.2%	
Other obstructed labor	6	4	9	6	9	6	66.7%	83.3%	
Umbilical cord complications	1	1	5	5	5	5			20.0%
Other obstetric trauma	5	2	12	4	2	4	8.3%		
Postpartum hemorrhage	3	1	7	1	1	1			28.6%
Retained placenta and membranes	1	1							
Fetus / newborn affected by maternal condition unrelated to pregnancy	6	2	17	9	11	6	58.8%	44.4%	
Deficient fetal growth rate	4	3	10	4	10	4	9.1%	16.7%	
Intracranial laceration or hemorrhage due to birth injury	7	4	12	35	12	17	20.0%		
Other birth injuries to central nervous system	19	6	29	7	6	7	31.4%	29.4%	
Birth injury to peripheral nervous system	13	2	3	2	2	2	44.8%	42.9%	
Other birth injuries	2	2	145	61	3	2	33.3%	33.3%	
Intrauterine hypoxia	69	38	1	1	1	1	27.6%	24.6%	
Respiratory distress of newborn	1	1	3	2	1	2	33.3%	33.3%	
Pulmonary hemorrhage originating in the perinatal period	1	1	2	2	1	2	50.0%	50.0%	
Hemolytic disease of fetus or newborn	1	1	1	1	1	1	100.0%		
Kernicterus	1	1	1	1	1	1			
Metabolic / endocrine disorders of fetus or newborn	1	1	1	1	1	1	50.0%		
Seizure disorder of infant	2	1	1	1	1	1			
Mix-up of newborn at discharge	1	1	1	1	1	1			

Allegation	Occurrences	Occurrences	Paid	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
						Defendants With Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Reaction to medication	8	15				26.7%	
Cut, tear, perforation	13	5	20	5	5	25.0%	
Retained surgical or other material	12	7	19	11	11	26.3%	18.2%
Cardiovascular complications of pregnancy	7	2	12	4	4	41.7%	50.0%
Wrong dosage administered	1		1			100.0%	
Sutures, staples, etc improperly placed	1	1	1	1	1	100.0%	100.0%
Other improper closure of surgical site	2	1	3	1	1		
Development of fistula	1		2			50.0%	
Failure to stabilize prior to transfer / discharge	2	1	2	1	1		
Other inadequate anesthetization	5	2	9	2	2	22.2%	
Development of gangrene or other necrotizing condition	4	1	14	3	3	50.0%	100.0%
Development of septic condition during care	1	1	2	1	1	50.0%	100.0%
Postoperative bleeding	1		2				
Injury to fetus or mother due to procedure unrelated to pregnancy	2	1	3	1	1	66.7%	100.0%
Other injury incidental to medical procedure	1	1	4	2	2		
Other injury unrelated to medical treatment	1	1	2	2	2	50.0%	50.0%
Unknown	52	26	87	33	33	26.4%	15.2%
Subtotal - Pregnancy and Childbirth	492	241	972	337	337	33.2%	29.7%
Treatment Related (Non-Surgical)							
Hematoma / aneurysm	9	4	19	5	5	36.8%	20.0%
Embolism/ thrombosis	13	6	17	7	7	23.5%	14.3%
Ischemia / vascular deficiency	6	1	10	1	1	40.0%	
Hypoxia	4	3	9	5	5	22.2%	20.0%
Myocardial infarction	27	14	55	17	17	41.8%	52.9%
Stroke	15	3	31	6	6	48.4%	66.7%
Agent use or selection error	1		2			50.0%	
Medication administered via the wrong route	1	1	1	1	1		

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2009**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Wrong dosage administered	2	2	2	4	1	3		
All acts of self harm	1	1	1	1	1	1		
Infiltration during injection, catheterization or other procedure	10	5	17	5	5	17.6%		
Cut, puncture, tear during injection	46	20	69	21	26	26.1%	23.8%	
Cut, puncture, tear during endoscopic exam	50	22	105	25	33	33.3%	28.0%	
Cut, puncture, tear during other catheterization	22	8	38	9	31	31.6%	33.3%	
Cut, puncture, tear during other medical procedure	33	21	45	24	13	13.3%	4.2%	
Foreign body retained - during injection	1		1					
Foreign body retained - during other medical procedure	2	2	2	2	2	50.0%	50.0%	
Excessive amount of blood or other fluid	3	1	7	2	2	85.7%	100.0%	
Overdose of radiation during therapy	6	2	16	2	2	31.3%	50.0%	
Dosage failure in electroshock therapy	3	2	8	3	3	37.5%		
Inappropriate temperature in local application	17	13	20	13	13	5.0%		
Nonadministration of necessary drug or other substance	5	1	8	1	1	12.5%		
Wrong fluid used in transfusion	4	4	7	6	6	42.9%	50.0%	
Performance of inappropriate operation or procedure	3	2	4	2	2			
Improper placement of prosthetic device	2	1	2	1	1			
Improper placement of therapeutic device	12	6	17	9	9			
Incorrect therapeutic device, or wrong size	1	1	1	1	1			
Nonadministration of necessary care or other omission	68	30	147	36	36	6.1%	11.1%	
Injury from equipment failure	3	1	5	1	1	20.0%		
Did not consent to procedure	2	1	2	1	1			
Failure to identify or treat compartment syndrome	5	3	15	3	3	53.3%	33.3%	
Procedure performed on wrong body part	1		1			100.0%		
Misset fracture or non-union	33	8	53	9	9	22.6%	11.1%	
Sutures, staples, etc improperly placed	3		3					
Other improper closure of surgical site	4	2	5	2	2	60.0%	50.0%	
Injury from aspiration	20	9	51	12	12	41.2%	16.7%	

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2009**

Allegation	Occurrences	Occurrences	Paid	Defendants	Payments	% of Defendants Who Were Physicians or Surgeons		% of Defendants Who Were Physicians or Surgeons
						Defendants With Physicians	Surgeons	
Other respiratory distress	11	4	17	7	7	29.4%	14.3%	
Failure to stabilize prior to transfer / discharge	18	8	34	10	35.3%	20.0%		
Treatment did not have intended effect	68	19	105	25	30.5%	28.0%		
Allergic reaction to medical materials, excluding medications	10	6	11	6	9.1%	16.7%		
Wrong patient	4	3	4	3				
Unnecessary surgery or procedure	6		7		28.6%			
Pressure ulcers during care	161	78	278	95	29.5%	15.8%		
Development of gangrene or other necrotizing condition	12	4	25	4	48.0%	50.0%		
Staph infection contracted during care	11	1	39	2	64.1%			
Other infection contracted during care	92	26	123	27	22.8%	11.1%		
Development of septic condition during care	11	7	21	9	47.6%	33.3%		
Failed sterilization	1		2		50.0%			
Failure to timely / properly intubate	14	11	25	13	28.0%	7.7%		
Improper phone or other remote instructions	1	1	1	1				
Delay in scheduling surgery	3	2	5	3	80.0%	66.7%		
Other Delay	9	2	11	2	36.4%			
Failure to monitor	7	4	15	6	60.0%	33.3%		
Delay in transport	2		2					
Failure to warn of health hazard	13		13					
Failed resuscitation	4	2	4	2				
Other failure to effectively treat	28	12	57	19	54.4%	52.6%		
Failure to communicate with patient	2	1	2	1	100.0%	100.0%		
Abuse / neglect	4	2	7	4	14.3%	25.0%		
Refusal to treat / indifference	8		15		53.3%			
Failure to ensure proper nutrition or hydration	9	5	12	6	8.3%			
G-tube or feeding tube improperly placed or malfunction	7	1	9	1	44.4%	100.0%		
Failure to make timely or appropriate referral	8	4	17	5	35.3%	20.0%		
Delay in Emergency Department	9	2	14	3	28.6%	33.3%		

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons		% of Defendants Who Were Physicians or Surgeons
							Defendants With Physicians	Surgeons	
Failure in follow-up care	10	4		15		4	60.0%	25.0%	1.9%
Fall while under care or on premises	2	1		2	1	1			
Injury during transporting or repositioning	1								
Injury during physical therapy	107	50		121		52			
Injury during intubation	2			3			33.3%		
Injury from patient positioning	3			4			25.0%		
Other injury incidental to medical procedure	13	4		21		4			
Injury from improper operation of equipment	4	1		5		1	14.3%		
Injury from equipment malfunction	3	2		3		2			
Other injury unrelated to medical treatment	2	2		3		2			
Not applicable, no allegation of medical injury	7	3		8		3			
Unknown	122	43		162		50			
Subtotal - Treatment Related	1,368	518		2,294		612	30.9%	19.1%	
Patient Safety / Ethical or Legal Issues									
Assault & battery	16	9		17		10	17.6%		
Breach of patient confidentiality	37	16		43		16	23.3%		
Breach of specific regulation	15	4		20		5	5.0%		
False imprisonment	11	2		16		2	12.5%		
Other legal or ethical misconduct	19	4		25		4	20.0%		
Religious issues	3	2		4		2	50.0%		
Sexual misconduct	26	11		32		13	25.0%		
Wrongful life / birth	1			2					
All acts of self harm	32	14		81		16	50.0%		
Injury from aspiration	2	1		2		1	34.6%		
Nonadministration of necessary care or other omission	2								
Injury to stabilize prior to transfer / discharge	1			2			50.0%		
Failure to warn of health hazard	12			12			100.0%		
Abuse / neglect	2			2					

Allegation	Occurrences	Occurrences	Paid	Defendants With Payments Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons	
					Defendants With Payments Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Refusal to treat / indifference	1	1			1	52.0%
EMTALA violation	2	2			2	52.0%
Civil rights originating among incarcerated population	121	3			273	3
Failure to ensure proper nutrition or hydration	1		240	1	257	12.8%
Fall while under care or on premises	408		15	41	15	29.3%
Harmed by 3rd party	29		40	65	42	4.6%
Injury during transporting or repositioning	58					4.8%
Injury during physical therapy	1				1	
Injury from patient positioning	1				1	
Injury from improper operation of equipment	4				4	25.0%
Injury while restraining patient or by security	4				4	50.0%
Elopement from facility	4				4	
Other injury unrelated to medical treatment	38	31			47	33
Not applicable, no allegation of injury	6	4			7	4
Unknown	2				2	50.0%
Subtotal - Patient Safety / Legal or Ethical Issues	738	400			954	427
Total Known	7,167	3,166	13,040	3,981	32.7%	23.1%
Unknown	318	84	421	85	32.8%	20.0%
Total	7,485	3,250	13,461	4,066	32.7%	23.0%

Surgery Related Adverse Outcome
By Initial Condition
Closed Occurrences, 2002-2009

Illness or Condition	Paid	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
	Occurrences	Occurrences	
Infectious Conditions			
External ear	1	1	\$225,000 3.0
Middle ear, mastoid, or inner ear	4	4	\$199,375 5.0
Heart disease	1		9.0
Gastro-esophageal diseases	1	1	\$400,000 9.0
Diseases of the appendix	1	1	\$30,000 3.0
Skin infections	4	2	\$21,552 6.5
Musculoskeletal - excluding spine	1		3.0
Other diseases of urinary system	1		3.0
Acute upper respiratory infections	7	5	\$192,739 4.4
Influenza and pneumonia	1	1	\$475,000 8.0
Subtotal	22	15	\$192,953 4.6
Gastrointestinal Conditions			
Gastro-esophageal diseases	15	5	\$497,600 4.9
Gastric or peptic ulcer	1	1	\$380,000 99.0
Other diseases of stomach	2		5.0
Diseases of the appendix	18	12	\$293,447 4.9
Hernia	50	20	\$197,530 5.1
Crohn's disease	2	1	\$225,000 4.0
Ulcerative colitis	4	3	\$275,000 6.8
Other noninfective gastroenteritis and colitis	3	3	\$346,536 7.7
Paralytic ileus and obstructions without hernia	12	6	\$404,353 7.8
Diverticular disease of intestine	19	9	\$358,621 5.5
Fissure and fistula	5	4	\$100,625 4.8
Other disorders of intestine	2		8.0
Gallbladder and pancreas	140	73	\$379,708 5.3
Other digestive disorders	5	2	\$387,500 5.4
Subtotal	278	139	\$337,982 5.7
Genitourinary Conditions			
Renal tubulo-interstitial disease	4	1	\$20,000 7.0
Renal failure	10	4	\$643,750 7.3
Urolithiasis	1		4.0
Other diseases of kidney or ureter	8	3	\$156,667 4.9
Other diseases of urinary system	13	4	\$181,566 4.7
Diseases of male reproductive organs	3		4.7
Inflammatory diseases of female pelvic organs	4	2	\$50,000 4.3
Noninflammatory diseases of female pelvic organs	119	48	\$392,904 4.7
Other disorders of genitourinary tract	2	2	\$137,811 4.0
Subtotal	164	64	\$359,785 4.9
Integumentary Conditions			
Disorders of skin appendages	5	3	\$73,167 3.8
Other skin disorders	1	1	\$200,000 5.0

Surgery Related Adverse Outcome
By Initial Condition
Closed Occurrences, 2002-2009

Illness or Condition	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Subtotal	6	\$104,875	4.0
Auditory / Visual Conditions			
Disease of the eye	53	\$126,481	4.7
Middle ear, mastoid, or inner ear	11	\$277,500	4.9
Subtotal	64	\$148,854	4.5
Neurological / Nervous System Disorders			
Inflammatory central nervous diseases (incl meningitis, etc)	5	\$240,625	6.6
Epilepsy and related syndromes	1	\$725,000	8.0
Migraine and headache syndromes	1		3.0
Sleep disorders	1		9.0
Nerve, nerve root and plexus disorders	4	\$50,000	6.0
Other - hydrocephalus	3		9.0
Subtotal	15	\$314,063	6.9
Musculoskeletal Conditions			
Musculoskeletal - excluding spine	330	\$178,147	4.4
Musculoskeletal - spine	204	\$440,144	5.2
Soft tissue disorders	1		4.0
Subtotal	535	\$269,541	4.7
Cardiovascular Conditions			
Heart disease	168	\$336,155	6.6
Cerbrovascular diseases	7	\$1,162,882	7.1
Atherosclerosis	8	\$200,000	6.0
Aortic aneurysm and dissections	10	\$845,000	6.2
Other aneurysm	3		6.0
other peripheral vascular diseases	4	\$15,000	5.8
Arterial embolism and thrombosis	1		7.0
Phlebitis and thrombophlebitis	1		3.0
Portal vein thrombosis	1	\$900,000	6.0
Varicose veins of lower extremities	2		3.0
Hemorrhoids	2	\$606,250	5.5
Subtotal	207	\$428,314	6.5
Metabolic or Endocrine Condition			
Disorders of thyroid gland	11	\$203,060	5.7
Diabetes	5	\$450,000	6.8
Disorders of the endocrine glands	2	\$900,000	9.0
Malnutrition / dehydration	1	\$50,000	9.0
Obesity	35	\$509,442	6.9
Other metabolic disorders	2		5.0
Immune system disorders	1	\$25,000	3.0
Subtotal	57	\$419,330	6.6
Neoplasms and Cancer			

Surgery Related Adverse Outcome
By Initial Condition
Closed Occurrences, 2002-2009

Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Oral	6	5	\$257,706	6.8
Digestive organs	7	2	\$85,000	7.6
Respiratory organs	7	4	\$372,500	8.1
Bone and articular cartilage	2	2	\$129,076	6.5
Skin	3	3	\$19,167	3.7
Breast	9	5	\$79,235	5.1
Female reproductive system	5	2	\$424,855	5.4
Male reproductive system	3	2	\$397,498	6.7
Urinary tract, including kidney & bladder	1			4.0
Eye, brain, other central nervous system	1			7.0
Thyroid & other endocrine glands	1			8.0
Lymphoid and related, including Hodgkin	31	30	\$176,474	6.3
Unknown	65	37	\$331,989	5.4
Subtotal	141	92	\$248,727	5.9
Respiratory Conditions				
Other disease of upper respiratory tract	6	5	\$204,596	5.5
Chronic lower respiratory diseases	1			5.0
Other diseases of respiratory system	5	4	\$252,500	5.4
Unknown respiratory condition	193	99	\$342,475	5.5
Subtotal	205	108	\$332,759	5.5
Physical Trauma				
Fracture	82	32	\$324,745	4.9
Dislocation	2	1	\$151,752	7.5
Cuts, burns, abrasions to skin	6	3	\$68,333	4.0
Injury to tendons or muscle	22	6	\$167,000	4.1
Injury to nerves	2	1	\$95,000	7.0
Injury to internal organs	19	9	\$273,572	7.1
Poisoning and other external agents cause of injury	1			7.0
Other physical injury or trauma	2	2	\$27,180	4.5
Subtotal	136	54	\$265,965	5.1
Other / Misc.				
Cosmetic surgery	109	42	\$130,348	3.8
Sterilization	17	6	\$128,833	3.9
No known illness (routine examination, etc)	24	10	\$145,627	4.1
Unknown condition	341	132	\$192,999	4.6
Subtotal	491	190	\$174,630	4.4
Total	2,321	1,024	\$283,764	5.2

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2009				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Infectious Diseases				
Middle ear, mastoid, or inner ear	2			5.5
Heart disease	3	2	\$325,000	7.3
Acute upper respiratory infections	2	2	\$350,000	9.0
Influenza and pneumonia	20	13	\$269,808	6.9
Other lower respiratory infections	7	2	\$137,500	6.4
Chronic lower respiratory diseases	1			9.0
Gastro-esophageal diseases	1	1	\$109,000	4.0
Diseases of the appendix	5	2	\$100,000	3.6
Diseases of the liver	2			4.5
Gallbladder and pancreas	1			9.0
Other digestive disorders	2	1	\$27,500	9.0
Skin infections	2			4.5
Other skin disorders	1	1	\$700,000	6.0
Musculoskeletal - excluding spine	4	1	\$500,000	4.8
Musculoskeletal - spine	9	5	\$1,013,667	7.3
Other diseases of kidney or ureter	1			9.0
Other diseases of urinary system	1			3.0
Diseases of male reproductive system	1			5.0
Diseases of female reproductive system	2	1	\$18,946	4.5
Abnormal findings-skin	1			9.0
Staph infection	10	6	\$109,083	6.0
Meningitis	22	17	\$1,108,644	7.9
Encephalitis	1	1	\$665,000	9.0
Septic condition	2	2	\$132,500	9.0
Infectious disease – NOC	12	6	\$580,446	6.4
Unknown	10	4	\$368,667	6.6
Subtotal	125	67	\$554,404	6.7
Gastrointestinal Conditions				
Gastro-esophageal diseases	3	1	\$946,659	6.3
Gastric or peptic ulcer	4	3	\$838,333	7.5
Other diseases of stomach	1			9.0
Diseases of the appendix	33	20	\$187,317	4.8
Hernia	6	2	\$72,500	4.0
Crohn's disease	2	1	\$709,173	5.5
Ulcerative colitis	3	1	\$5,000	8.0
Other noninfective gastroenteritis and colitis	3	1	\$2,725,000	4.7
Vascular disorders of the intestine	2	2	\$260,000	6.0
Paralytic ileus and obstructions without hernia	18	10	\$367,829	7.8
Diverticular disease of intestine	13	8	\$383,402	5.8
Fissure and fistula	2	1	\$450,000	4.0
Other disorders of intestine	1			3.0
Diseases of the liver	2			7.0

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2009				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Gallbladder and pancreas	12	2	\$102,500	4.2
Other digestive disorders	2			6.5
Subtotal	107	52	\$359,859	5.6
Genitourinary Condition				
Glomerular disease	1	1	\$875,000	8.0
Renal tubulo-interstitial disease	4			4.3
Renal failure	5	2	\$320,000	7.6
Urolithiasis	1	1	\$300,000	6.0
Other diseases of kidney or ureter	4	2	\$1,000,000	6.0
Other diseases of urinary system	2			6.0
Diseases of male reproductive system	10	5	\$63,500	5.0
Diseases of female reproductive system	4	2	\$846,875	5.0
Subtotal	31	13	\$448,173	5.6
Integumentary Condition				
Other skin disorders	2	1	\$125,000	4.5
Subtotal	2	1	\$125,000	4.5
Auditory / Visual Condition				
Disease of the eye	12	8	\$595,938	6.5
External ear	1	1	\$45,000	5.0
Middle ear, mastoid, or inner ear	1			3.0
Subtotal	14	9	\$534,722	6.1
Neurological / Nervous System				
Inflammatory central nervous diseases	6			6.5
Multiple sclerosis	1			2.0
Epilepsy and related syndromes	3			8.3
Sleep disorders	1			1.0
Nerve, nerve root and plexus disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Cauda Equina Syndrome	4	4	\$459,511	5.5
Hydrocephalus	2			5.5
Subtotal	19	5	\$382,609	5.7
Musculoskeletal Condition				
Musculoskeletal - excluding spine	10	4	\$116,250	3.9
Musculoskeletal - spine	24	13	\$579,808	5.7
Subtotal	34	17	\$470,735	5.2
Cardiovascular Condition				
Hypertensive diseases	3	3	\$322,333	7.0
Heart disease	121	61	\$379,069	7.9
Cerebrovascular diseases	68	31	\$403,260	6.7
Atherosclerosis	7	5	\$331,100	7.4
Aortic aneurysm and dissections	22	15	\$624,667	8.2
Other aneurysm	8	2	\$150,001	7.1

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2009					
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims	
other peripheral vascular diseases	12	7	\$183,857	6.7	
Arterial embolism and thrombosis	27	13	\$317,145	8.4	
other disorders of arteries	3	3	\$1,016,667	7.3	
Phlebitis and thrombophlebitis	7	2	\$505,000	6.1	
Portal vein thrombosis	10	7	\$255,146	7.4	
Other venous embolism and thrombosis	1	1	\$46,974	5.0	
Subtotal	289	150	\$394,798	7.5	
Metabolic / Endocrine					
Nutritional, hemolytic, & aplastic anemias	5	4	\$935,417	8.6	
Coagulation defects	2	1	\$450,000	8.0	
Other diseases of blood	1			5.0	
Immune system disorders	2	1	\$675,000	5.5	
Diabetes	11	7	\$391,186	7.4	
Other disorders of glucose regulation	1			5.0	
Disorders of the endocrine glands	3	2	\$295,500	5.3	
Malnutrition / dehydration	2	2	\$41,667	7.5	
other nutritional deficiencies	1	1	\$150,000	9.0	
Obesity	1			9.0	
Other metabolic disorders	8	5	\$565,000	8.3	
Subtotal	37	23	\$489,317	7.5	
Neoplasms / Cancer					
Oral	12	2	\$510,000	7.6	
Digestive organs	39	17	\$490,569	7.2	
Respiratory organs	61	23	\$331,921	8.1	
Bone and articular cartilage	17	10	\$394,637	7.4	
Skin	22	8	\$298,750	6.4	
Mesothelial and soft tissue	1			9.0	
Breast	70	25	\$499,687	6.5	
Female genital organs	19	10	\$434,986	7.8	
Male genital organs	8	4	\$271,875	8.1	
Urinary tract, including kidney & bladder	16	9	\$303,545	7.0	
Eye, brain, other central nervous system	5	1	\$625,000	6.8	
Thyroid & other endocrine glands	15	7	\$432,974	6.5	
Lymphoid and related, including Hodgkin	8	3	\$432,833	7.5	
Benign or unknown - in situ	12	3	\$131,667	5.3	
Benign	8	4	\$195,000	5.3	
Neoplasms of unknown behavior	5	3	\$396,833	6.0	
Subtotal	318	129	\$397,763	7.1	
Respiratory Condition					
Chronic lower respiratory diseases	1	1	\$49,970	9.0	
Lung diseases due to external agents	1	1	\$1,800,000	9.0	
Other diseases of pleura	2	1	\$200,000	9.0	
Other diseases of respiratory system	2			4.5	

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2009				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Subtotal	6	3	\$683,323	7.5
Trauma				
Fracture	128	44	\$265,661	4.1
Dislocation	1			3.0
Cuts, burns, abrasions to skin	4	2	\$103,750	3.8
Sprains, other soft tissue injury	2			4.0
Injury to tendons or muscle	26	8	\$118,927	4.0
Injury to nerves	2			5.5
Injury to internal organs	43	27	\$528,911	7.3
Poisoning and other external agents cause of injury	6	2	\$80,000	6.2
Subtotal	212	83	\$328,778	4.8
Unknown	162	64	\$182,705	5.6
Total	1,356	616	\$388,359	6.4

**Medication Related Allegations
By Initial Condition
Closed Occurrences, 2002-2009**

Illness of Condition	Occurrences	Occurrences	Average Indemnity Per Paid	Average Injury Severity (1-9), All
	Paid	Occurrence	Occurrences	
Infectious Diseases				
Infectious disease - NOC	5	4	\$40,283	3.6
Middle ear, mastoid, or inner ear	1			5.0
Acute upper respiratory infections	1			3.0
Influenza and pneumonia	1	1	\$100,000	9.0
Other lower respiratory infections	2	2	\$675,000	5.0
Chronic lower respiratory diseases	1	1	\$30,000	6.0
Diseases of the liver	1			3.0
Skin infections	5	4	\$110,125	3.6
Disorders of skin appendages	1			5.0
Other diseases of urinary system	1			9.0
Diseases of male reproductive organs	1			3.0
Other disorders of genitourinary tract	1	1	\$50,000	4.0
Unknown infectious condition	14	9	\$334,466	4.9
Subtotal	35	22	\$233,719	4.6
Gastrointestinal Conditions				
Gastro-esophageal diseases	2	1	\$2,500	6.5
Gastric or peptic ulcer	1			2.0
Crohn's disease	1	1	\$500,000	6.0
Ulcerative colitis	1	1	\$135,000	9.0
Gallbladder and pancreas	1			3.0
Subtotal	6	3	\$212,500	5.5
Genitourinary Conditions				
Glomerular disease	1			9.0
Renal tubulo-interstitial disease	1	1	\$100,000	9.0
Renal failure	2	2	\$172,500	6.5
Diseases of male reproductive organs	3	1	\$142,500	8.0
Noninflammatory diseases of female pelvic organs	6	3	\$134,833	4.7
Other disorders of genitourinary tract	1	1	\$4,154	2.0
Subtotal	14	8	\$124,519	6.1
Respiratory Diseases				
Chronic lower respiratory diseases	4			4.3
Lung diseases due to external agents	1	1	\$87,500	3.0
Subtotal	5	1	\$87,500	4.0
Integumentary System				
Other skin disorders	1	1	\$7,500	4.0
Subtotal	1	1	\$7,500	4.0

Medication Related Allegations
By Initial Condition
Closed Occurrences, 2002-2009

Illness of Condition	Occurrences	Occurrences	Paid Indemnity Per Paid Occurrence	Average Injury Severity (1- 9), All Occurrences
Auditory / Visual Conditions				
Disease of the eye	5	2	\$15,000	4.6
Subtotal	5	2	\$15,000	4.6
Neurological / Nervous System Conditions				
Extrapyramidal, incl. Parkinson	1	1	\$250,000	5.0
Epilepsy and related syndromes	6	6	\$334,375	3.8
Migraine and headache syndromes	2			4.0
Nerve, nerve root and plexus disorders	1			4.0
Subtotal	10	7	\$322,321	4.0
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	22	6	\$293,333	4.4
Musculoskeletal - spine	10	4	\$221,875	7.1
Subtotal	32	10	\$264,750	5.2
Cardiovascular Conditions				
Hypertensive diseases	6	1	\$950,000	3.5
Heart disease	23	3	\$174,167	6.7
Cerebrovascular diseases	4	3	\$368,333	7.5
Atherosclerosis	10	3	\$165,976	5.2
Arterial embolism and thrombosis	2			9.0
Other arterial disorder	1	1	\$30,000	5.0
Phlebitis and thromophlebitis	2			8.0
Portal vein thrombosis	1	1	\$185,000	5.0
Subtotal	49	12	\$274,202	6.1
Metabolic / Endocrine Conditions				
Nutritional, hemolytic, & aplastic anemias	1			9.0
Immune system disorders	1			3.0
Diabetes	18	4	\$60,198	4.5
Other disorders of glucose regulation	1			9.0
Disorders of the endocrine glands	1			1.0
Obesity	42			2.8
Other metabolic disorders	3	1	\$175,000	5.7
Subtotal	67	5	\$83,158	3.6
Neoplasms and Cancer				
Respiratory organs	2	1	\$25,000	9.0
Breast	1			9.0
Thyroid & other endocrine glands	1	1	\$250,000	9.0
Lymphoid and related, including Hodgkin	2	1	\$325,000	6.0
Subtotal	6	3	\$200,000	8.0
Trauma				
Poisoning and other external agents cause of injury	3	1	\$150,000	4.7
Fracture	3			4.7

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2009				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Cuts, burns, abrasions to skin	5	3	\$150,966	4.8
Sprains, other soft tissue injury	1			3.0
Injury to tendons or muscle	1	1	\$80,000	4.0
Injury to internal organs	3	1	\$980,000	6.7
Subtotal	16	6	\$277,150	4.9
Behavioral Condition				
Substance abuse	6	2	\$445,000	8.2
Schizophrenia and delusional disorders	77	4	\$123,760	4.6
Affective disorders	39	6	\$57,606	4.1
Neurotic or stress related (anxiety, phobia, OCD)	3	1	\$6,255	4.0
Hyperkinetic and childhood behavioral disorders	1	1	\$5,000	4.0
Subtotal	126	14	\$124,424	4.6
Misc / Other				
Cosmetic Condition	2			3.5
Subtotal	2			3.5
Unknown	305	166	\$153,750	8.0
Total	679	260	\$173,222	4.6

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Wrong Medication				
Steroids	3	1	\$5,000	1.7
Anti-coagulants	1	1	\$5,000	2.0
Heart failure & rhythm regulation	1			2.0
Adrenaline & related	1	1	\$27,000	4.0
Pain management - narcotic	1	1	\$1,057	2.0
Sedatives & relaxants	1	1	\$62,500	3.0
Cholesterol management agents	1			2.0
Nutritional supplements	1	1	\$175,000	9.0
Behavioral - not related to substance abuse	6	5	\$15,610	2.8
Behavioral - all other	2	2	\$4,500	3.0
Diabetes agents	3	2	\$17,949	5.0
Immunity related medications	1			5.0
Antibiotics	1	1	\$6,000	3.0
Antifungal	1	1	\$30,000	4.0
Antiviral	1	1	\$21,500	3.0
Anti-inflammatory - excluding steroids	1	1	\$100,000	9.0
Unknown	95	70	\$29,693	3.3
Subtotal	121	89	\$29,601	3.3
Contaminated Medication				
Unknown	1			3.0
Subtotal	1			3.0
Wrong Dosage				
Steroids	1			4.0
Anti-seizure	2	2	\$912,875	5.0
Ulcer & digestive medications	2	2	\$1,280	2.5
Anti-coagulants	7	6	\$117,733	4.1
Heart failure & rhythm regulation	2	1	\$170,000	6.5
Adrenaline & related	1	1	\$45,000	3.0
Pain management - narcotic	19	14	\$336,893	6.9
Sedatives & relaxants	2	1	\$30,000	6.0
Chemotherapy & cancer agents	4	2	\$1,012,500	5.7
Behavioral - not related to substance abuse	6	3	\$86,918	3.7
Behavioral - substance abuse	3	1	\$675,000	9.0
Diabetes agents	5	2	\$88,396	5.4
Antibiotics	3	1	\$100,733	3.7
Antifungal	1	1	\$850,000	9.0
Unknown	49	33	\$255,534	3.7
Subtotal	107	70	\$285,959	4.7
Medication administered via the wrong route				
Unknown	1			9.0
Subtotal	1			9.0

Allergic reaction to medication

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Anti-coagulants	1	1	\$725,000	6.0
Hypertension control medications	1	1	\$950,000	5.0
All topical medications	2	1	\$20,000	4.5
Pain management- non-narcotic	2	1	\$16,000	2.5
Sedatives & relaxants	1	1	\$235,000	9.0
Behavioral - not related to substance abuse	1	1	\$14,165	4.0
Antibiotics	14	7	\$191,433	4.0
Anti-inflammatory - excluding steroids	1	1	\$75,000	4.0
Unknown	16	7	\$36,286	4.2
Subtotal	39	21	\$172,819	4.2
Interaction of two or more medications				
Anti-coagulants	7	3	\$188,333	6.6
Pain management - narcotic	1	1	\$30,000	5.0
Chemotherapy & cancer agents	1	1	\$175,000	9.0
Cholesterol management agents	1	1	\$297,000	3.0
Behavioral - not related to substance abuse	2	1	\$475,000	9.0
Behavioral - substance abuse	1			4.0
Diabetes agents	1			5.0
All other	1			9.0
Unknown	15	11	\$293,182	7.1
Subtotal	30	18	\$264,833	6.8
Addiction or withdrawal issues				
Pain management - narcotic	9	2	\$27,500	4.0
Sedatives & relaxants	1	1	\$10,000	1.0
Behavioral - not related to substance abuse	2			3.0
Unknown	1	1	\$50,000	3.0
Subtotal	13	4	\$28,750	3.5
Injury from excessive use of medication				
Steroids	3	1	\$475,000	4.3
Anti-seizure	1	1	\$150,000	5.0
Anti-coagulants	1	1	\$200,000	9.0
Heart failure & rhythm regulation	1			9.0
Pain management - narcotic	1			9.0
Hormonal medications	1			5.0
Behavioral - not related to substance abuse	1			9.0
Antibiotics	2	1	\$750,000	5.0
Antiparasitic agents	2	1	\$100,929	5.0
Anti-inflammatory - excluding steroids	1			3.0
Unknown	3	3	\$128,333	5.3
Coagulants	1			9.0
Sexual function	1			6.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Birth control	1	1	\$250,000	9.0
Fertility	1			7.0
Unknown	78	14	\$126,076	4.6
Subtotal	99	23	\$177,217	4.9
Intentional overdose / acts of self harm				
Behavioral - not related to substance abuse	1	1	\$2,375	9.0
Unknown	1			9.0
Subtotal	2	1	\$2,375	9.0
Other adverse reaction				
Steroids	7	3	\$206,667	4.4
Ulcer & digestive medications	2	1	\$500,000	7.5
Anti-coagulants	39	11	\$339,481	4.8
Heart failure & rhythm regulation	6			7.0
Hypertension control medications	4			4.0
Weight loss	25			3.5
All topical medications	1			3.0
Adrenaline & related	1	1	\$900,000	6.0
Pain management- non-narcotic	10			4.7
Pain management - narcotic	16	2	\$269,429	6.6
Sedatives & relaxants	3	1	\$400,000	6.7
Chemotherapy & cancer agents	3			5.0
Cholesterol management agents	7	1	\$100,000	4.4
Hormonal medications	1			1.0
Vaccines	1			6.0
Behavioral	103	1	\$2,500	4.5
Diabetes agents	4	2	\$35,500	5.8
Immunity related medications	2	1	\$325,000	6.5
Antibiotics	6	3	\$543,333	5.8
Antifungal	1			5.0
Antiparasitic agents	1	1	\$40,000	6.0
Anti-inflammatory - excluding steroids	4			4.3
Subtotal	247	28	\$316,487	4.8
Fall under influence of medication				
Pain management - narcotic	2			4.0
Subtotal	2			4.0
Unknown – Medication Related	17	6	\$155,833	28.7
Total	679	260	\$173,222	4.6

Treatment Related (Non-Surgical) Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Infectious Disease				
Infectious disease - NOC	10	1.0	\$310,000	5.2
Other diseases of blood	1	1.0	\$31,000	5.0
Immune system disorders	1			1.0
Meningitis	4	3.0	\$233,333	8.5
External ear	1			3.0
Middle ear, mastoid, or inner ear	2	1.0	\$167,500	5.5
Acute upper respiratory infections	5	1.0	\$1,862,500	5.6
Influenza and pneumonia	15	9.0	\$223,812	7.6
Other lower respiratory infections	3	2.0	\$50,500	4.7
Diseases of the liver	14			2.4
Gallbladder and pancreas	2	2.0	\$550,000	9.0
Skin infections	9	3.0	\$243,333	5.0
Musculoskeletal - excluding spine	1			4.0
Osteopathies	1			6.0
Other diseases of urinary system	2			6.5
Diseases of male reproductive organs	3	3.0	\$183,069	5.7
Other disorders of genitourinary tract	1			4.0
Unknown or undiagnosed	13	7.0	\$199,643	7.5
Subtotal	88	33	\$271,606	5.5
Gastrointestinal				
Gastro-esophageal diseases	4	3.0	\$395,833	7.0
Diseases of the appendix	3	2.0	\$138,161	3.0
Hernia	5			2.2
Ulcerative colitis	2			3.5
Other noninfective gastroenteritis and colitis	3	1.0	\$175,000	5.0
Paralytic ileus and obstructions without hernia	4	1.0	\$550,000	9.0
Diverticular disease of intestine	4	2.0	\$492,500	7.0
Constipation	2			6.0
Other disorders of intestine	1	1.0	\$15,000	4.0
Diseases of the liver	1			3.0
Gallbladder and pancreas	3			6.0
Other digestive disorders	3			2.7
Subtotal	35	10	\$318,882	5.1
Genitourinary				
Glomerular disease	2	1.0	\$500,000	6.5
Renal failure	19	8.0	\$125,094	6.7
Other diseases of kidney or ureter	2	1.0	\$250,000	5.0
Diseases of male reproductive organs	1			6.0
Other disorders of genitourinary tract	1	1.0	\$600,000	3.0
Not applicable	25	15.0	\$43,285	4.0
Poisoning and other external agents cause of injury	29	3.0	\$126,667	5.4
Subtotal	79	29	\$116,553	5.3

Treatment Related (Non-Surgical) Occurrences By Medical Condition				
Disease or Condition	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)	
Respiratory				
Chronic lower respiratory diseases	3	1.0	\$150,000	9.0
Other diseases of respiratory system	2			2.0
Unknown	1	1.0	\$754	2.0
Subtotal	6	2	\$75,377	5.5
Integumentary				
Skin infections	6	2.0	\$25,700	3.0
Other skin disorders	2	1.0	\$50,000	7.5
Subtotal	8	3	\$33,800	4.1
Auditory / Visual				
Disease of the eye	5	3.0	\$594,477	4.4
Middle ear, mastoid, or inner ear	3	1.0	\$150,000	4.3
Subtotal	8	4	\$483,358	4.4
Neurological / Nervous System Disorders				
Inflammatory central nervous diseases	1	1.0	\$350,000	9.0
Extrapyrimidal, incl. Parkinson	2			6.0
Multiple sclerosis	1	1.0	\$43,500	4.0
Epilepsy and related syndromes	7	3.0	\$423,333	8.4
Migraine and headache syndromes	1			1.0
Cerebral palsy	1	1.0	\$50,000	9.0
Other - hydrocephalus	1			3.0
Subtotal	14	6	\$285,583	6.9
Musculoskeletal				
Musculoskeletal - excluding spine	88	43.0	\$125,477	3.6
Musculoskeletal - spine	48	16.0	\$251,426	4.2
Musculoskeletal and connective tissue	2			5.0
Subtotal	138	59	\$159,633	3.9
Cardiovascular				
Hypertensive diseases	5			5.8
Heart disease	55	25.0	\$739,710	7.2
Cerebrovascular diseases	15	6.0	\$110,833	6.7
Atherosclerosis	1	1.0	\$600,000	9.0
Aortic aneurysm and dissections	4			7.5
Arterial embolism and thrombosis	2	1.0	\$200,000	7.0
other disorders of arteries	2			5.5
Other arterial disorder	1			9.0
Phlebitis and thrombophlebitis	4	1.0	\$10,000	4.8
Varicose veins of lower extremities	1	1.0	\$50,000	4.0
Other disorders of veins	1	1.0	\$80,000	4.0
Subtotal	91	36	\$558,271	6.9
Metabolic / Endocrine				
Nutritional, hemolytic, & aplastic anemias	1			9.0

Treatment Related (Non-Surgical) Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Disorders of thyroid gland	1	1.0	\$400,000	3.0
Obesity	23	9.0	\$283,850	6.3
Other disorders of glucose regulation	3	1.0	\$250,000	8.3
Disorders of the endocrine glands	1	1.0	\$700,000	9.0
Malnutrition / dehydration	1	1.0	\$750,000	9.0
Other nutritional deficiencies	2	1.0	\$950,000	9.0
Obesity	3	1.0	\$125,000	7.3
Other metabolic disorders	1	1.0	\$425,000	9.0
Subtotal	36	16	\$384,666	6.9
Neoplasms / Cancer				
Digestive organs	6	1.0	\$200,000	6.2
Respiratory organs	3	1.0	\$50,000	6.0
Bone and articular cartilage	1			6.0
Skin	2	1.0	\$100,000	6.5
Breast	5	2.0	\$116,250	5.6
Male genital organs	1			9.0
Urinary tract, including kidney & bladder	2	1.0	\$295,000	7.5
Eye, brain, other central nervous system	1			9.0
Thyroid & other endocrine glands	3	2.0	\$287,475	6.0
Lymphoid and related, including Hodgkin	2	1.0	\$170,000	9.0
Unknown	15	5.0	\$89,200	4.0
Subtotal	41	14	\$147,746	5.6
Trauma				
Fracture	81	20.0	\$94,871	6.2
Dislocation	3			4.0
Cuts, burns, abrasions to skin	61	17.0	\$93,352	4.0
Sprains, other soft tissue injury	2			1.5
Injury to tendons or muscle	15	3.0	\$96,905	3.9
Injury to nerves	1			1.0
Injury to internal organs	35	9.0	\$236,663	6.7
Other physical injury or trauma	4			7.3
Subtotal	202	49	\$120,512	5.4
Behavioral				
Substance abuse	2	2.0	\$247,500	6.0
Schizophrenia and delusional disorders	4			3.0
Affective disorders	7	2.0	\$796,500	4.7
Hyperkinetic and childhood behavioral disorders	1			1.0
Subtotal	14	4	\$522,000	4.1
Misc / No Ailment				
Cosmetic Condition	8	5.0	\$25,388	3.5
Sterilization	4			2.5
Not applicable (routine examination, etc)	1			5.0
Subtotal	13	5	\$25,388	3.3

**Treatment Related (Non-Surgical) Occurrences
By Medical Condition**

Disease or Condition	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
	Occurrences	Occurrences	Occurrences
Unknown	595	248.0	\$195,768 5.5
Total	1,368	518	\$219,770 5.4

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Emotional distress, pain-no lasting physical effects				
Emotional distress	211	54	\$29,847	1.1
Physical pain, little loss of function	91	26	\$31,360	2.6
Subtotal	302	80	\$30,339	1.6
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc	248	131	\$44,616	3.4
Soft tissue injury	27	13	\$118,326	3.7
Fracture caused by error	252	146	\$69,872	3.5
Other skeletal problem cause by error	109	38	\$48,436	3.5
Fracture complicated by error	126	37	\$66,783	5.0
Skeletal problem complicated by error	136	28	\$120,253	3.8
Partial loss of function of limb	19	8	\$242,661	4.8
Full loss of function of limb	10	4	\$500,000	5.8
Amputation of fingers/toes	39	20	\$148,381	5.2
Amputation of hands/feet	17	6	\$231,609	5.8
Amputation of one limb	88	48	\$487,278	6.1
Amputation of two or more limbs	7	5	\$533,677	7.1
Amputation of other body part	99	49	\$388,062	5.7
Disfigurement / cosmetic	41	17	\$174,525	4.0
Other morphology problem	190	76	\$157,768	4.3
Subtotal	1,408	626	\$149,507	4.2
Neurological / nervous system impairment				
Other nervous system impairment	5	1	\$150,000	4.8
Cut, perforation, or tear of nerve	35	20	\$266,787	5.2
Other damage to nerve	312	120	\$222,662	4.7
ERBS palsy	16	9	\$611,389	5.7
Cauda equine syndrome	9	6	\$326,253	5.6
Brachial plexus disorders	38	21	\$549,104	5.8
Cerebral palsy	36	27	\$1,618,353	7.6
Monoplegia - lower limb	2			5.5
Hemiplegia	12	5	\$500,000	6.9
Paraplegia	60	37	\$1,020,882	6.9
Quadriplegia	39	26	\$1,891,035	8.0
other cognitive or neurological deficit	270	125	\$767,116	6.3
Subtotal	834	397	\$705,846	5.8
Cardiovascular/ circulatory outcomes				
Damage to veins or arteries	13	4	\$111,797	4.2
Internal bleeding	71	22	\$256,484	4.3
Embolism/thrombosis	32	8	\$14,210	4.1
Ruptured aneurism	3			5.7
Stroke	44	25	\$553,188	5.9
Myocardial infarction	24	9	\$416,111	4.6

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other ischemic or anoxic event	1	1	\$5,000	4.0
Subtotal	188	69	\$344,684	4.7
Contraction or progression of various conditions while Under Care				
Contraction - staph infection	33	6	\$53,683	3.4
Progression- staph infection	9	3	\$67,000	4.0
Contraction - meningitis	5	1	\$1,600,000	5.0
Progression - meningitis	6	6	\$2,264,667	7.3
Contraction - peritonitis	8	3	\$230,167	4.4
Contraction - hepatitis	6	1	\$50,000	4.8
Progression - hepatitis	11			2.0
Progression - cancer	216	101	\$337,239	5.8
Contraction - sepsis	22	12	\$560,917	4.6
Contraction - gangrene / necrotizing condition	17	10	\$170,767	4.5
Contraction - other infection	254	85	\$153,168	3.9
Progression - other infection	35	9	\$152,981	3.5
Progression - non-infectious condition	42	8	\$76,665	2.9
Subtotal	664	245	\$301,881	4.5
Damage to internal organs				
Cut, perforation, tear to internal organ	238	104	\$228,921	4.4
Leakage from internal organ	44	24	\$213,929	4.0
Temp - partial loss of organ	57	14	\$86,446	3.4
Temp - full loss of organ	3	1	\$10,000	3.0
Perm - partial loss of organ	189	45	\$348,842	5.1
Perm - full loss of organ	14	11	\$700,945	13.1
Subtotal	545	199	\$269,199	4.7
Hearing and vision loss				
Partial - loss of vision	82	39	\$264,386	5.4
Full - loss of vision	21	12	\$950,343	6.7
Partial - loss of hearing	25	11	\$145,091	4.9
Full - loss of hearing	2	1	\$225,000	6.0
Subtotal	130	63	\$373,590	5.5
Other / misc				
Partial loss of mobility	8	2	\$187,500	4.8
Respiratory distress	32	14	\$142,761	3.9
Accidental / unnecessary sterilization	10	3	\$236,250	4.9
Coma	8	7	\$1,054,413	6.8
Malnutrition / dehydration	4	3	\$31,467	2.8
Injury primarily psychological	15	7	\$77,736	1.9
Legal or ethical issue	7	3	\$13,833	2.0
Unnecessary surgery - no complications	40	14	\$97,521	3.8
Unnecessary surgery - complications	11	1	\$1,000,000	5.0
Additional surgery necessary	369	162	\$142,197	3.9

Outcomes of Alleged Medical Errors
Closed Occurrence, 2002-2009

Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Subtotal	420	177	\$143,510	3.8
Death	1,820	973	\$316,917	9.0
Total Known	6,311	2,829	\$312,779	5.8
Unknown	1,086	378	\$120,081	3.4
Total	7,397	3,207	\$290,066	5.4

Outcomes by Category of Alleged Error
Closed Occurrences, 2002-2009

Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Surgery Related				
Fracture complicated by error	1	1	\$6,000	3.0
Emotional distress	15	5	\$40,200	1.3
Other nervous system impairment	1	1	\$150,000	4.0
Damage to veins or arteries	8	2	\$190,094	4.6
Internal bleeding	28	8	\$495,856	4.6
Embolism/thrombosis	7			5.1
Ruptured aneurism	1			5.0
Stroke	8	5	\$677,902	6.1
Myocardial infarction	5	1	\$75,000	4.2
Physical pain, little loss of function	15	4	\$46,465	2.7
Contraction - staph infection	17	4	\$63,025	3.4
Contraction - meningitis	3	1	\$1,600,000	6.0
Contraction - peritonitis	7	3	\$230,167	4.0
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	27	24	\$192,566	5.0
Contraction - sepsis	8	2	\$1,075,000	4.5
Contraction - gangrene / necrotizing condition	7	3	\$76,667	4.4
Contraction - other infection	135	40	\$192,371	4.0
Progression - non-infectious condition	2			3.0
Cut, perforation, tear to internal organ	158	79	\$262,269	4.5
Leakage from internal organ	14	6	\$294,167	3.6
Temp - partial loss of organ	17	3	\$92,498	3.6
Perm - partial loss of organ	64	27	\$411,173	5.3
Perm - full loss of organ	5	4	\$797,375	25.2
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	45	19	\$237,162	5.2
Full - loss of vision	6	4	\$802,047	6.8
Partial - loss of hearing	6	4	\$166,875	5.0
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	4	1	\$15,000	3.8
Accidental / unnecessary sterilization	8	2	\$132,500	4.9
Coma	1	1	\$500,000	8.0
Unnecessary surgery - no complications	36	13	\$97,331	3.8
Unnecessary surgery - complications	8			3.8
Additional surgery necessary	293	139	\$145,601	3.8

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Wrong site surgery	1	1	\$1,000,000	5.0
Skin - burns, lacerations, etc	88	47	\$38,493	3.4
Soft tissue injury	10	5	\$111,458	3.6
Fracture from error	12	5	\$98,473	3.9
Skeletal problem from error	13	7	\$66,435	4.2
Fracture complicated by error	19	8	\$92,969	4.3
Skeletal problem complicated by error	63	11	\$179,186	4.0
Partial loss of function of limb	9	4	\$328,446	5.3
Full loss of function of limb	5	3	\$623,333	5.6
Amputation of fingers/toes	10	4	\$275,811	5.4
Amputation of hands/feet	2	2	\$375,000	7.0
Amputation of one limb	32	14	\$437,776	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	48	28	\$424,209	5.5
Disfigurement / cosmetic	39	16	\$183,089	3.9
Other morphology problem	120	54	\$159,205	4.4
Cut, perforation, or tear of nerve	28	17	\$281,059	5.4
Other damage to nerve	175	61	\$253,835	4.8
Cauda equine syndrome	7	4	\$279,368	5.4
Monoplegia - lower limb	2			5.5
Hemiplegia	4	3	\$700,000	7.0
Paraplegia	24	15	\$1,293,991	7.0
Quadriplegia	10	8	\$2,240,238	8.0
other cognitive or neurological deficit	50	19	\$466,671	6.2
Unknown	216	74	\$173,295	3.9
Death	366	204	\$352,366	9.0
Subtotal	2,322	1,025	\$283,342	5.2
Anesthesia Related				
Emotional distress	2	1	\$16,000	1.0
Damage to veins or arteries	1			5.0
Stroke	1			7.0
Myocardial infarction	1			3.0
Physical pain, little loss of function	8	1	\$50,000	1.8
Cut, perforation, tear to internal organ	10	4	\$102,500	4.3
Temp - partial loss of organ	1	1	\$1,750	4.0
Perm - partial loss of organ	2	1	\$200,000	5.5
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	3	2	\$15,250	4.0
Injury primarily psychological	1	1	\$110,000	1.0
Skin - burns, lacerations, etc	3	1	\$3,048	3.0
Fracture from error	3	1	\$522	2.3

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Skeletal problem from error	16	1	\$2,755	2.8
Fracture complicated by error	4	2	\$5,783	3.0
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	6			4.7
other cognitive or neurological deficit	13	9	\$611,438	6.3
Unknown	2			3.0
Death	29	22	\$463,246	9.0
Subtotal	111	51	\$382,162	5.2
Medication Related				
Emotional distress	30	3	\$6,667	1.2
Damage to veins or arteries	1	1	\$27,000	4.0
Internal bleeding	13	7	\$79,329	3.8
Embolism/thrombosis	1			3.0
Stroke	11	2	\$192,500	5.7
Myocardial infarction	5	4	\$290,000	5.0
Other ischemic or anoxic event	1	1	\$5,000	4.0
Physical pain, little loss of function	19	7	\$34,754	2.7
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - other infection	1			4.0
Progression - other infection	1	1	\$20,000	4.0
Cut, perforation, tear to internal organ	14			4.7
Temp - partial loss of organ	11	4	\$115,000	3.2
Temp - full loss of organ	2	1	\$10,000	3.0
Perm - partial loss of organ	69	3	\$105,833	4.9
Perm - full loss of organ	1			6.0
Partial loss of mobility	1	1	\$175,000	3.0
Partial - loss of vision	8	4	\$177,500	5.1
Full - loss of vision	2	1	\$1,804,000	7.0
Partial - loss of hearing	2	1	\$375,000	5.0
Respiratory distress	9	3	\$320,833	4.0
Coma	3	3	\$340,833	4.7
Death for cause NOC	1			4.0
Injury primarily psychological	2			3.0
Skin - burns, lacerations, etc	9	3	\$19,333	2.7
Fracture from error	2	1	\$62,500	3.0
Skeletal problem from error	8	3	\$134,418	3.9
Fracture complicated by error	2	1	\$475,000	5.5
Skeletal problem complicated by error	1			3.0
Amputation of fingers/toes	1			5.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Amputation of one limb	1	1	\$10,000	7.0
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	1			3.0
Other damage to nerve	6	3	\$382,500	5.5
Cauda equine syndrome	1	1	\$85,000	7.0
Paraplegia	3	1	\$244,286	7.0
Quadriplegia	1	1	\$875,000	8.0
other cognitive or neurological deficit	20	10	\$336,290	5.4
Unknown	292	129	\$79,414	3.3
Death	116	55	\$326,008	9.0
Subtotal	678	259	\$173,881	4.6
Diagnosis Related				
Emotional distress	7	1	\$3,500	1.0
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	10	1	\$30,000	4.4
Embolism/thrombosis	7			4.9
Ruptured aneurism	1			7.0
Stroke	15	10	\$659,500	6.2
Myocardial infarction	8	4	\$627,500	5.0
Physical pain, little loss of function	6	1	\$100,000	2.8
Contraction - staph infection	1			4.0
Progression- staph infection	6	3	\$67,000	4.0
Progression - meningitis	6	6	\$2,264,667	7.3
Progression - cancer	177	72	\$392,633	5.9
Contraction - sepsis	4	4	\$431,250	3.8
Contraction - gangrene / necrotizing condition	1	1	\$709,173	6.0
Contraction - other infection	4	1	\$180,000	3.5
Progression - other infection	18	5	\$200,365	4.1
Progression - non-infectious condition	20	4	\$38,625	3.3
Cut, perforation, tear to internal organ	6	3	\$121,678	4.3
Leakage from internal organ	26	16	\$192,269	4.1
Temp - partial loss of organ	17	2	\$52,500	3.5
Temp - full loss of organ	1			3.0
Perm - partial loss of organ	31	12	\$275,518	5.1
Perm - full loss of organ	6	6	\$670,149	6.7
Partial loss of mobility	1			5.0
Partial - loss of vision	15	11	\$395,455	6.1
Full - loss of vision	8	5	\$631,300	6.6
Partial - loss of hearing	6	2	\$97,500	4.7
Full - loss of hearing	1			6.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Respiratory distress	3	1	\$28,333	5.0
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	4	1	\$100,000	3.3
Unnecessary surgery - complications	2			5.5
Additional surgery necessary	24	7	\$139,929	4.0
Skin - burns, lacerations, etc	6			3.8
Soft tissue injury	1	1	\$30,000	3.0
Skeletal problem from error	10	3	\$154,667	4.1
Fracture complicated by error	63	19	\$51,356	3.5
Skeletal problem complicated by error	27	6	\$70,822	4.1
Partial loss of function of limb	7	4	\$156,875	4.9
Full loss of function of limb	2			5.5
Amputation of fingers/toes	7	5	\$94,900	5.0
Amputation of hands/feet	6	1	\$300,000	5.5
Amputation of one limb	21	15	\$599,033	6.2
Amputation of two or more limbs	1	1	\$200,000	7.0
Amputation of other body part	27	13	\$332,804	5.4
Other morphology problem	32	9	\$161,921	4.0
Cut, perforation, or tear of nerve	1			2.0
Other damage to nerve	28	14	\$254,107	4.7
Cauda equine syndrome	1	1	\$755,045	5.0
Hemiplegia	4	1	\$150,000	6.8
Paraplegia	23	14	\$917,245	6.7
Quadriplegia	7	4	\$2,143,750	7.9
other cognitive or neurological deficit	70	32	\$483,300	6.0
Unknown	73	20	\$126,796	3.7
Death	487	270	\$376,791	9.0
Subtotal	1,351	614	\$389,428	6.4
Treatment Related				
Emotional distress	45	3	\$25,000	1.0
Damage to veins or arteries	1			3.0
Internal bleeding	12	3	\$321,000	4.2
Embolism/thrombosis	9	6	\$18,763	3.6
Ruptured aneurism	1			5.0
Stroke	7	6	\$495,863	5.7
Myocardial infarction	5			4.2
Physical pain, little loss of function	24	5	\$9,427	2.6
Contraction - staph infection	10	1	\$35,000	3.4
Progression- staph infection	1			2.0
Contraction - meningitis	1			3.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Contraction - peritonitis	1			7.0
Contraction - hepatitis	4			4.8
Progression - hepatitis	11			2.0
Progression - cancer	10	5	\$233,990	5.7
Contraction - sepsis	9	5	\$554,200	5.1
Contraction - gangrene / necrotizing condition	4	3	\$241,667	4.5
Contraction - other infection	99	36	\$136,723	3.9
Progression - other infection	16	3	\$118,333	2.9
Progression - non-infectious condition	18	4	\$114,706	2.4
Cut, perforation, tear to internal organ	38	14	\$150,250	3.9
Leakage from internal organ	2	1	\$275,000	5.0
Temp - partial loss of organ	10	3	\$93,667	3.3
Perm - partial loss of organ	7	1	\$750,000	5.6
Perm - full loss of organ	1	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	9	3	\$163,333	6.0
Full - loss of vision	4	1	\$1,568,431	6.8
Partial - loss of hearing	9	4	\$89,625	4.7
Respiratory distress	10	5	\$111,465	3.2
Coma	2	1	\$1,862,500	8.0
Injury primarily psychological	2	1	\$100,000	2.0
Legal or ethical issue	1			2.0
Additional surgery necessary	30	5	\$33,800	4.0
Skin - burns, lacerations, etc	91	48	\$56,174	3.4
Soft tissue injury	9	2	\$243,500	3.8
Fracture from error	29	14	\$27,974	3.4
Skeletal problem from error	27	6	\$32,985	3.6
Fracture complicated by error	31	3	\$33,546	9.1
Skeletal problem complicated by error	39	9	\$107,635	3.3
Partial loss of function of limb	3			3.3
Full loss of function of limb	2	1	\$130,000	6.5
Amputation of fingers/toes	18	8	\$162,341	5.1
Amputation of hands/feet	8	2	\$77,326	5.6
Amputation of one limb	29	14	\$336,786	6.0
Amputation of two or more limbs	2			7.5
Amputation of other body part	18	3	\$149,167	6.7
Disfigurement / cosmetic	1	1	\$37,500	4.0
Other morphology problem	33	10	\$147,604	4.1
Cut, perforation, or tear of nerve	3	1	\$5,000	4.3
Other damage to nerve	52	21	\$188,870	4.4
Hemiplegia	4	1	\$250,000	7.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Paraplegia	5	3	\$275,688	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	13	6	\$1,920,500	5.5
Unknown	149	48	\$130,133	3.1
Death	385	193	\$269,674	9.0
Subtotal	1,372	519	\$219,375	5.4
IV and Blood Products Related				
Emotional distress	2	2	\$8,750	1.0
Damage to veins or arteries	1	1	\$40,000	3.0
Embolism/thrombosis	7	2	\$550	3.1
Stroke	1	1	\$275,000	4.0
Physical pain, little loss of function	1	1	\$15,000	4.0
Contraction - staph infection	4	1	\$35,000	3.5
Contraction - gangrene / necrotizing condition	3	3	\$14,500	4.7
Contraction - other infection	6	5	\$33,060	3.3
Cut, perforation, tear to internal organ	1			6.0
Additional surgery necessary	3	2	\$45,000	3.3
Skin - burns, lacerations, etc	9	3	\$33,333	3.6
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	5	3	\$28,167	3.6
Full loss of function of limb	1			6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Cut, perforation, or tear of nerve	1	1	\$50,000	5.0
Other damage to nerve	30	15	\$89,285	4.2
Unknown	17	11	\$119,489	3.6
Death	5	1	\$10,000	9.0
Subtotal	102	56	\$87,045	4.1
Patient Safety				
Emotional distress	106	38	\$33,322	1.1
Internal bleeding	7	3	\$42,500	4.1
Stroke	1	1	\$210,000	4.0
Physical pain, little loss of function	6	4	\$30,150	2.3
Contraction - other infection	1	1	\$10,000	2.0
Progression - non-infectious condition	2			3.0
Cut, perforation, tear to internal organ	1			4.0
Perm - partial loss of organ	11			5.0
Partial - loss of vision	1			1.0
Respiratory distress	1	1	\$330,000	7.0
Coma	1	1	\$2,520,000	8.0
Injury primarily psychological	8	4	\$78,438	1.5

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	2	1	\$50,000	4.0
Skin - burns, lacerations, etc	33	23	\$42,790	3.1
Soft tissue injury	5	3	\$123,333	3.6
Fracture from error	204	125	\$74,034	3.5
Skeletal problem from error	30	15	\$14,872	3.1
Fracture complicated by error	6	3	\$52,750	3.7
Skeletal problem complicated by error	5	2	\$1,200	3.8
Amputation of fingers/toes	2	2	\$18,078	5.0
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	2	2	\$1,162,500	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Other damage to nerve	1	1	\$10,000	4.0
other cognitive or neurological deficit	4	3	\$993,333	6.3
Unknown	107	40	\$71,784	3.3
Death	183	122	\$209,045	9.0
Subtotal	737	399	\$126,482	4.5
Pregnancy and Childbirth				
Pregnancy - Non-fatal Injury to Child				
Emotional distress	2	1	\$12,500	1.0
Other nervous system impairment	3			4.7
Internal bleeding	1			7.0
Physical pain, little loss of function	3	1	\$20,000	2.7
Progression- staph infection	2			5.0
Contraction - other infection	1	1	\$29,600	5.0
Leakage from internal organ	1			3.0
Temp - partial loss of organ	1	1	\$85,000	3.0
Perm - partial loss of organ	1			6.0
Partial - loss of vision	3	1	\$155,000	5.7
Respiratory distress	1	1	\$75,000	5.0
Coma	1	1	\$1,475,891	8.0
Death for cause NOC	1			5.0
Additional surgery necessary	2	1	\$113,851	5.5
Skin - burns, lacerations, etc	2	1	\$16,500	4.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Amputation of other body part	1	1	\$10,000	5.0
Other morphology problem	4	3	\$153,333	5.8
Other damage to nerve	8	1	\$250,000	5.3
ERBS palsy	16	9	\$611,389	5.7
Brachial plexus disorders	37	21	\$549,104	5.8
Cerebral palsy	36	27	\$1,618,353	7.6
Paraplegia	5	4	\$1,112,500	7.2

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2009				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Quadriplegia	19	11	\$1,772,273	8.0
other cognitive or neurological deficit	92	44	\$1,083,976	6.9
Unknown	29	11	\$330,121	4.6
Death	7	3	\$416,667	9.0
Subtotal	280	145	\$965,578	6.4
Pregnancy - Fatal Injury to Child				
Death	123	63	\$250,858	8.7
Pregnancy - Non-fatal Injury to Mother				
Emotional distress	2			1.0
Embolism/thrombosis	1			3.0
Physical pain, little loss of function	9	2	\$16,750	3.0
Contraction - staph infection	1			4.0
Contraction - meningitis	1			4.0
Contraction - gangrene / necrotizing condition	2			4.0
Contraction - other infection	6	1	\$17,500	3.0
Cut, perforation, tear to internal organ	10	4	\$52,500	4.5
Leakage from internal organ	1	1	\$18,000	5.0
Perm - partial loss of organ	3	1	\$22,500	6.0
Perm - full loss of organ	1			6.0
Accidental / unnecessary sterilization	1			4.0
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	15	7	\$199,286	3.9
Skin - burns, lacerations, etc	5	4	\$40,625	2.8
Amputation of other body part	1			5.0
Cut, perforation, or tear of nerve	1			4.0
Other damage to nerve	3	1	\$65,000	4.0
Brachial plexus disorders	1			7.0
other cognitive or neurological deficit	4			5.8
Unknown	2	1	\$62,500	4.5
Subtotal	71	23	\$87,257	4.0
Pregnancy - Fatal Injury to Mother				
Death	19	11	\$565,098	9.0
Subtotal - All Pregnancy and Childbirth	493	242	\$677,834	6.7
Total Known	7,065	3,110	\$296,604	5.4
Injuries of Unknown Origin				
Contraction - other infection	1			6.0
Perm - partial loss of organ	1			6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Skin - burns, lacerations, etc	2	1	\$15,000	5.5
Fracture from error	1			3.0
Amputation of one limb	2	1	\$125,000	6.0

Outcomes by Category of Alleged Error
Closed Occurrences, 2002-2009

Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	3	1	\$300,000	5.3
Unknown	202	47	\$150,326	3.3
Death	99	30	\$199,498	9.0
Subtotal	318	84	\$176,709	5.2
Total	7,383	3,194	\$293,451	5.4

Section IX

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Incurred		Loss Ratio
				Written Premium	Barned Premium	Adjustment Expense	Losses	Paid Losses	Incurred Losses			
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.80%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	7,951,924	19.81%		
0861	27642	MISSOURI HOSPITAL PLAN	16.69%	26,009,839	26,858,077	979,610	6,856,327	5,113,971	5,113,971	19.04%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	8.84%	13,786,445	14,342,207	-235,464	3,577,722	821,016	821,016	5.72%		
0031	11843	MEDICAL PROTECTIVE COMPANY	8.74%	13,626,054	13,610,574	2,709,807	3,803,072	3,052,572	3,052,572	22.43%		
0861	10686	MEDICAL LIABILITY ALLIANCE	7.23%	11,270,921	10,603,057	612,708	3,467,500	959,504	959,504	9.05%		
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.60%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	3,667,718	49.18%		
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.33%	5,190,744	5,272,060	918,323	725,000	1,327,952	1,327,952	25.19%		
1272	33367	INTERMED INSURANCE COMPANY	3.12%	4,855,334	5,615,380	1,364,561	4,498,717	1,678,379	1,678,379	29.89%		
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.52%	3,929,030	4,497,182	727,809	0	1,03,989	1,03,989	24.55%		
0831	34495	DOCTORS COMPANY AN INTERNS EXCHANGE	2.40%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-2,837,126	-70.29%		
0218	29427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.95%	3,042,127	3,080,404	285,855	162,445	554,112	554,112	17.99%		
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,814,352	2,831,042	1,507,866	0	4,506,290	4,506,290	159.17%		
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.60%	2,494,568	2,687,691	98,920	2,420,945	976,441	976,441	36.33%		
0000	12361	GALEN INSURANCE COMPANY	1.54%	2,397,356	2,395,570	481,578	0	894,040	894,040	37.32%		
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.42%	2,216,520	2,216,520	325,743	321,000	567,996	567,996	25.63%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.06%	1,649,507	1,896,434	370,401	329,208	346,684	346,684	18.28%		
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	0.96%	1,492,232	1,500,671	235,292	1,010,000	1,381,956	1,381,956	92.09%		
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.90%	1,395,130	1,057,690	275,834	352,000	408,297	408,297	38.60%		
2638	15865	NCMC INSURANCE COMPANY	0.88%	1,375,244	1,369,576	466,167	397,000	245,804	245,804	17.95%		
0000	12754	MEDICUS INSURANCE COMPANY	0.79%	1,231,375	1,063,369	223,944	0	497,150	497,150	46.75%		
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.72%	1,121,808	1,326,331	530,573	0	596,894	596,894	45.00%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.66%	1,026,720	861,508	255,387	575,000	306,559	306,559	35.58%		
0761	22810	CHICAGO INSURANCE COMPANY	0.58%	909,545	894,733	375,363	589,000	-43,948	-43,948	49.91%		
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.41%	649,620	422,368	0	0	0	0	0.00%		
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.30%	466,113	434,235	31,816	2,202	55,990	55,990	12.89%		
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	332,871	336,828	-5,996	0	-31,685	-31,685	9.41%		
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.21%	321,867	325,977	-4,982	0	-12,408	-12,408	-3.8%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.15%	238,293	319,667	-297,625	999,156	154,372	154,372	48.29%		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	225,759	282,671	188,016	252,978	338,209	338,209	119.65%		
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	175,208	173,894	651	0	40,185	40,185	23.11%		
0508	10801	FORTRESS INSURANCE COMPANY	0.10%	154,302	159,709	40,838	147,448	88,996	88,996	55.72%		
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.07%	108,508	87,247	-3,958	515,000	-152,253	-152,253	-174.51%		
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	86,444	86,265	0	0	857	857	0.99%		
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.05%	81,784	81,970	9,179	0	44,050	44,050	53.74%		
3504	10222	PACO ASSURANCE COMPANY INC	0.04%	63,105	57,983	19,774	0	-6,336	-6,336	-28.17%		
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	62,672	60,422	30	0	-180,907	-180,907	-299.41%		
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	20,890	14,641	-7	0	2,547	2,547	17.40%		
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	20,057	20,528	-594,886	100,000	2,009	2,009	9.79%		
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	12,432	13,014	0	0	0	0	0.00%		
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	2,174	5,032	94,179	7,971	4,652	4,652	92.45%		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	1,620	161,184	-3,292	-200,000	-204,094	-204,094	-126.62%		
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	6,096	6,096	112.97%		
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	0	N/A		
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,737	0	-1,020	-1,020	N/A		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	11,124	11,124	N/A		
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	501	501	N/A		
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	5,313	N/A		
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	-2,178	N/A		
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-609	-609	N/A		

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Losses	Ratio
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,510	0	-5,026	-517,408	N/A	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	3,286	0	N/A	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	-69	0	N/A	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	0	-669	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	0	0	0	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	0	-257,601	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,444	1,262,500	-1,739,052	0	N/A	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,834	0	0	0	0	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	0	0	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-875	0	62,016	0	0	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	0	0	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-83	0	-178	0	0	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,553	0	0	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	0	0	N/A
0553	24678	ARROWWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	0	0	N/A
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	0	0	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	84,012	0	-776,484	0	0	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	0	0	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-310	0	12,237	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-851	0	-2,389	0	0	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	134,318	0	380,719	0	0	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-5,919	0	-99,711	0	0	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-315	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	0	0	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-2,240	0	-90,748	0	0	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	0	0	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-400,668	0	0	N/A
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	0	0	N/A
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	0	0	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	0	0	N/A
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	0	0	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-53	0	33	0	0	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.08%	-118,677	527,661	2,039	5,324,250	1,512,346	286.61%	29.54%	
		TOTAL MEDICAL MALPRACTICE BUSINESS	100.00%	155,867,385	159,189,839	23,444,745	76,864,434	47,022,591	29.54%		

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Paid Losses	Incurred Losses	Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.50%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	19.81%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	10.95%	12,759,262	13,296,105	-469,591	3,227,722	695,891	5.23%		
0031	11843	MEDICAL PROTECTIVE COMPANY	9.35%	10,903,919	10,917,177	1,623,879	3,621,044	2,441,044	22.36%		
0861	10686	MEDICAL LIABILITY ALLIANCE	9.26%	10,790,411	10,158,590	612,708	3,467,500	1,108,962	10.92%		
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.15%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	49.18%		
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.45%	5,190,744	5,272,060	918,323	725,000	1,327,952	25.19%		
1272	33367	INTERMED INSURANCE COMPANY	3.83%	4,461,086	5,159,876	-442,079	4,478,717	-543,748	-10.54%		
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	3.37%	3,929,030	4,497,182	727,809	0	1,103,989	24.55%		
0831	34495	DOCTORS COMPANY AND INTERNS EXCHANGE	3.21%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-70.29%		
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.41%	2,814,352	2,831,042	1,507,866	0	4,506,290	159.17%		
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.14%	2,494,58	2,687,691	98,920	2,420,945	976,441	36.33%		
0000	12361	GALEN INSURANCE COMPANY	2.03%	2,364,904	2,379,430	481,578	0	894,040	37.57%		
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.90%	2,216,520	2,216,520	325,743	321,000	567,996	25.63%		
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.28%	1,492,232	1,500,671	253,292	1,010,000	1,381,956	92.09%		
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.14%	1,324,788	996,063	265,164	352,000	383,404	38.49%		
0000	12754	MEDICUS INSURANCE COMPANY	1.06%	1,231,375	1,063,369	223,944	0	497,150	46.75%		
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,121,808	1,326,431	530,573	0	596,894	45.00%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.94%	1,100,488	1,298,107	247,117	164,208	45,959	3.54%		
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.55%	640,620	422,368	0	0	0	0.00%		
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.28%	321,867	325,977	-4,982	0	-12,408	-3.81%		
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	175,208	173,894	651	0	40,185	23.11%		
3504	10222	PACO INSURANCE COMPANY INC	0.05%	63,105	57,983	19,774	0	-16,336	-28.17%		
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	20,057	20,528	-594,886	100,000	2,009	9.79%		
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.02%	18,499	16,700	0	0	0	0.00%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	2,585	3,012	2,487	0	302,514	10043.63%		
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	413,300	0	-11,234	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	162,991	42,693	-200,000	-517,408	N/A		
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	-44.40%		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	147	N/A		
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,510	0	0	N/A		
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	-72,374	N/A		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	N/A		
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-120	N/A		
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,492	1,262,500	-258,487	N/A		
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,853	0	-1,738,183	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,241	N/A		
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	60,359	450,000	-187,500	N/A		
0853	24678	ARROWWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	N/A		
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	N/A		
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	81,046	0	-847,354	N/A		
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-142,508	0	-403,933	N/A		
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	N/A		
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	N/A		
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	N/A		
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	N/A		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.00%	-256	65,004	405,903	137,268	729,893	1122.84%		
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	116,573,724	118,482,242	18,924,733	45,905,797	21,899,600	18.48%		

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2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Written Premium	Direct Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	98.15%	26,009,839	26,858,077	979,610	6,856,427	5,113,971	19.04%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	1.74%	462,192	448,259	-134,432	0	-109,098	-24.34%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.41%	108,508	87,247	-3,958	515,000	-152,253	-174.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.08%	22,278	18,693	5,003	0	14,994	80.21%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.05%	13,854	11,766	0	86,000	-399,946	-3399.17%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,849	2,849	-1,042	0	-133	-4.67%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-17,520	0	-74,655	N/A
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	47,215	0	-21,000	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-3,427	-45,985	0	-131,720	3843.59%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-58	0	-34	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	10,977	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	501	N/A
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	N/A
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-569	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	0	0	-9,845	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	-390	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-42	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-484	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	821	0	0	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-18	0	-38	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-64	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	280,417	129,000	-1,073,539	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,206	0	36,527	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	61,832	0	175,259	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	-282	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-2,240	0	-90,748	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.45%	-118,677	527,661	2,039	5,324,250	1,512,346	286.61%
TOTAL HOSPITAL BUSINESS			100.00%	26,500,843	27,951,125	1,169,918	12,910,677	4,797,557	17.16%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Expense	Adjustment	Expense	Paid Losses	Inured Losses	Paid Losses	Inured Losses
0031	11843	MEDICAL PROTECTIVE COMPANY	58.87%	2,722,135	2,692,397	1,038,713	182,028	632,528	23.49%			
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	11.36%	525,587	578,286	117,977	165,000	283,624	49.05%			
1272	33367	INTERMED INSURANCE COMPANY	8.53%	394,248	456,004	1,806,640	20,000	2,222,127	487.30%			
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.29%	337,281	363,146	218,746	350,000	27,214	7.49%			
0218	20443	CONTINENTAL CASUALTY COMPANY	3.52%	162,669	159,178	-10,560	0	-10,399	-6.53%			
0508	10801	FORTRESS INSURANCE COMPANY	3.34%	154,302	159,709	40,838	147,448	88,996	55.72%			
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.01%	92,785	90,343	62,414	1,000,000	312,044	345.40%			
0012	19380	AMERICAN HOME INSURANCE COMPANY	1.77%	81,784	81,970	9,179	0	44,050	53.74%			
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.52%	70,342	61,627	10,670	0	24,893	40.39%			
0012	23809	GRANITE STATE INSURANCE COMPANY	1.36%	62,672	60,422	30	0	-180,907	-299.41%			
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.27%	12,432	13,014	0	0	0	0.00%			
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.16%	7,593	7,105	0	0	857	12.06%			
TOTAL DENTISTS BUSINESS				100.00%	4,623,630	4,723,201	3,294,647	1,864,647	3,445,027	72.94%		

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Direct Losses	Incurred Losses
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	73.52%	227,710	234,697	149,813	0	0	207,009	0	207,009	88.20%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	25.46%	78,851	79,160	0	0	0	0	0	0	0.00%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.03%	3,181	3,460	0	0	0	0	0	0	0.00%
TOTAL NURSES BUSINESS			100.00%	309,742	317,317	149,813	0	0	207,009	0	207,009	65.24%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Losses	Paid Losses	Inurred Losses	Losses	Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	38.47%	3,023,628	3,063,704	285,685	162,445	56,397	18,41%	56,397	18.77%
2638	15865	NCMIC INSURANCE COMPANY	17.50%	1,375,244	1,369,576	52,867	397,000	257,038	18,77%	257,038	18.77%
0626	22667	ACE AMERICAN INSURANCE COMPANY	13.03%	1,023,871	858,659	256,429	575,000	306,692	35.72%	306,692	35.72%
0761	22810	CHICAGO INSURANCE COMPANY	11.57%	909,545	894,733	34,587	10,000	1,217,091	136.03%	1,217,091	136.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.11%	480,510	444,467	0	0	-149,458	-33.63%	-149,458	-33.63%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	5.93%	466,113	434,235	31,816	2,202	55,990	12.89%	55,990	12.89%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.24%	332,871	336,828	5,996	0	-31,685	-9.41%	-31,685	-9.41%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.78%	139,742	222,852	-345,006	-844	-385,531	-173.00%	-385,531	-173.00%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.63%	49,492	46,723	-207,327	29,710	18,661	39.94%	18,661	39.94%
0000	12361	GALEN INSURANCE COMPANY	0.41%	32,392	16,140	0	0	0	0.00%	0	0.00%
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.27%	20,890	14,641	17	0	0	2,547	0	2,547
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	2,174	5,032	94,179	7,971	4,652	92.45%	4,652	92.45%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,620	1,620	0	0	0	0.00%	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.02%	1,354	1,348	304	0	0	2,107	156.31%	2,107
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	0	6,096	112.97%	6,096
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,679	0	-986	N/A	-986	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	0	N/A	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	0	N/A	0	N/A
0140	19100	AMICO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	N/A	5,313	N/A
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	-5,026	N/A	-5,026	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	3,676	N/A	3,676	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-2	N/A	-2	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-65	N/A	-65	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	N/A	8	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	48	0	886	N/A	886	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-19	0	-869	N/A	-869	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	N/A	18	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	N/A	-28	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,696	0	62,016	N/A	62,016	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	N/A	-27	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-65	0	-140	N/A	-140	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-248	N/A	-248	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	N/A	-3	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,760	0	34,343	N/A	34,343	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	N/A	2	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-5,919	0	-99,711	N/A	-99,711	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-33	N/A	-33	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	N/A	14,606,158	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-40,668	N/A	-40,668	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	N/A	-18,647	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-53	0	33	N/A	33	N/A
		TOTAL OTHER BUSINESS	100.00%	7,859,446	7,715,954	(94,366)	16,183,484	16,673,398	216.09%	16,673,398	216.09%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Incurred			Loss Ratio		
				Written Premium	Barned Premium	Expense	Adjustment	Expense	Paid Losses	Direct Losses	Paid Losses	Incurred Losses	Direct Losses	Paid Losses	Incurred Losses	Direct Losses	Paid Losses	Incurred Losses
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.23%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	13,578,813	12,407,618	12,407,618	30.35%						
0861	27642	MISSOURI HOSPITAL PLAN	16.86%	27,694,921	27,807,037	2,028,491	5,389,442	5,389,442	5,389,442	5,389,442	5,389,442	44.62%						
2698	33391	MEDICAL ASSURANCE COMPANY INC/THE	9.60%	15,772,583	17,309,002	-3,408,509	2,297,205	-2,889,387	-2,889,387	-2,889,387	-2,889,387	-16.69%						
0031	11843	MEDICAL PROTECTIVE COMPANY	8.75%	14,369,929	15,112,690	3,060,247	3,608,271	2,212,271	2,212,271	2,212,271	2,212,271	14.64%						
0861	10686	MEDICAL LIABILITY ALLIANCE	5.92%	9,719,728	9,129,139	1,376,297	1,837,500	7,136,702	7,136,702	7,136,702	7,136,702	78.17%						
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.66%	7,650,968	8,507,578	3,005,161	3,131,670	3,720,466	3,720,466	3,720,466	3,720,466	43.73%						
1272	33367	INTERMED INSURANCE COMPANY	3.86%	6,343,561	6,345,774	7,222,292	875,595	-709,270	-709,270	-709,270	-709,270	-11.18%						
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.17%	5,209,548	4,904,803	794,585	1,795,000	1,316,244	1,316,244	1,316,244	1,316,244	26.84%						
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.65%	4,345,242	4,584,740	560,658	3,581,949	-5,166,935	-5,166,935	-5,166,935	-5,166,935	-112.70%						
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.89%	3,099,031	3,174,918	65,002	1,441,127	-1,517,311	-1,517,311	-1,517,311	-1,517,311	-47.79%						
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,978,734	3,003,457	73,531	751,000	-2,273,019	-2,273,019	-2,273,019	-2,273,019	-75.68%						
0000	12361	GALEN INSURANCE COMPANY	1.74%	2,855,371	2,773,007	387,689	0	730,256	730,256	730,256	730,256	26.33%						
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.73%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	6,594,554	6,594,554	6,594,554	178.62%						
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.46%	2,391,088	2,645,262	668,358	531,743	1,191,434	1,191,434	1,191,434	1,191,434	45.04%						
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.43%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	1,085,260	1,085,260	1,085,260	46.31%						
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.19%	1,052,686	1,869,882	437,988	69,119	909,844	909,844	909,844	909,844	48.66%						
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.07%	1,753,046	1,777,334	35,782	-44,249	-785,584	-785,584	-785,584	-785,584	-44.20%						
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.93%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	1,846,479	1,846,479	1,846,479	121.81%						
2638	15865	NCMIC INSURANCE COMPANY	0.83%	1,365,622	1,354,781	146,982	274,000	812,520	812,520	812,520	812,520	59.97%						
0000	35904	HEALTH CARE INDEMNITY INC	0.82%	1,339,265	1,183,029	2,095,556	2,095,556	-1,661,451	-1,661,451	-1,661,451	-1,661,451	-140.44%						
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.71%	1,158,227	386,976	0	0	0	0	0	0	0.00%						
0000	12754	MEDICUS INSURANCE COMPANY	0.61%	1,000,948	481,111	49,120	0	23,277	23,277	23,277	23,277	4.84%						
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.56%	927,427	930,440	432,508	675,000	583,171	583,171	583,171	583,171	62.68%						
0761	22810	CHICAGO INSURANCE COMPANY	0.56%	913,992	927,900	1,204,307	2,457,000	-1,322,635	-1,322,635	-1,322,635	-1,322,635	-142.54%						
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.41%	680,052	730,339	919,145	16,000	229,173	229,173	229,173	229,173	31.38%						
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.26%	421,244	415,317	-970	820	19,327	19,327	19,327	19,327	4.65%						
0218	20443	CONTINENTAL CASUALTY COMPANY	0.22%	364,018	451,393	-33,287	292,761	-3,699,464	-3,699,464	-3,699,464	-3,699,464	-819.57%						
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	350,835	326,172	-59,151	0	-31,679	-31,679	-31,679	-31,679	-9.71%						
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.19%	316,078	320,614	10,864	0	-44,817	-44,817	-44,817	-44,817	-13.98%						
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.13%	220,288	238,114	-184,907	575,000	55,133	55,133	55,133	55,133	23.15%						
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	185,231	179,588	804	27	127,378	127,378	127,378	127,378	70.93%						
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	148,724	176,229	16,965	0	171,320	171,320	171,320	171,320	97.21%						
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.08%	132,985	89,512	0	0	0	0	0	0	0.00%						
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.06%	100,460	99,330	155,885	0	527,892	527,892	527,892	527,892	531.45%						
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.05%	86,882	87,413	3,629	0	-5,128	-5,128	-5,128	-5,128	-5.87%						
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	80,111	78,660	0	0	314	314	314	314	0.40%						
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	59,368	59,722	38,828	0	-286,326	-286,326	-286,326	-286,326	-479.43%						
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	54,745	58,018	16,533	54,000	61,722	61,722	61,722	61,722	106.38%						
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	21,509	103,266	-196,896	0	-1,431,499	-1,431,499	-1,431,499	-1,431,499	-1386.22%						
0761	21857	AMERICAN INSURANCE COMPANY THE	0.01%	20,669	68,301	13,741	0	-7,565	-7,565	-7,565	-7,565	-11.08%						
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	13,888	10,841	0	0	0	0	0	0	0.00%						
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	9,681	9,302	1,227	0	1,322	1,322	1,322	1,322	14.21%						
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-7	0	-12	-12	-12	-12	N/A						
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-6,324	0	-4,989	-4,989	-4,989	-4,989	N/A						
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-11,482	0	681	681	681	681	N/A						
0140	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-516	0	31	31	31	31	N/A						
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	-9,434	0	1,563	1,563	1,563	1,563	N/A						
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	1	1	1	1	N/A						
0111	16960	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-162	0	0	0	0	0	N/A						

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Loss Ratio	
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-175	0	0	-169	N/A	
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	0	5,026	N/A	
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	-83,551	0	0	-872,733	-2,546,38%	
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3,227	0	0	-15,507	N/A	
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	3	N/A	
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	0	52	N/A	
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	4	0	0	-8	N/A	
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	0	715,276	N/A	
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-77,695	0	0	51,338	N/A	
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	0	60	N/A	
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-323	0	0	-1,028	N/A	
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	149,158	480,000	0	-142,238	N/A	
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-52	0	0	-207	N/A	
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-29	0	0	-576	N/A	
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,644	0	0	85,008	N/A	
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3,049	0	0	-4,295	N/A	
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	70	0	0	1,015	N/A	
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-1,500	0	0	0	N/A	
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	0	-19,702	N/A	
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	69	-637	0	0	-3,527	-5,111,59%	
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	176,195	2,341,500	0	-2,115,283	N/A	
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	41	0	0	52	N/A	
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	17,666	0	0	42,160	N/A	
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-476	0	0	-887	N/A	
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-876,704	-1,978,433	0	-2,677,435	N/A	
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	30,835	0	0	-42,586	N/A	
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	43	0	0	-42	N/A	
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	-101	0	0	0	N/A	
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-1,535,212	148,500	0	-2,366,496	N/A	
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-59,000	0	0	-59,000	N/A	
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	0	1,572,456	N/A	
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	536,787	0	0	-93,017	N/A	
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-9,415	0	0	-147,629	N/A	
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	-53	0	0	-79	N/A	
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	9,153	0	0	67,838	N/A	
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	479	0	0	200	0	N/A	
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	164,271,452	167,197,843	30,723,380	52,799,664	30,723,380	52,799,664	15,93%	

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Inurred Losses	Paid Losses	Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.31%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	13,578,813	30.35%	
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	12.19%	14,728,754	16,226,612	-3,295,364	2,296,787	-2,908,704	-2,908,704	-17.93%	
0031	11843	MEDICAL PROTECTIVE COMPANY	9.68%	11,696,188	12,443,857	1,854,411	3,205,241	1,924,741	1,924,741	15.47%	
0861	10686	MEDICAL LIABILITY ALLIANCE	7.72%	9,325,266	8,729,753	1,376,297	1,762,500	6,922,222	6,922,222	79.29%	
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	7,650,958	8,507,578	3,005,161	3,131,670	3,720,466	3,720,466	43.75%	
1272	33367	INTERMED INSURANCE COMPANY	4.93%	5,958,899	5,960,978	6,784,345	860,595	-3,469,254	-3,469,254	-58.20%	
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.31%	5,209,548	5,204,803	794,585	1,795,000	1,316,244	1,316,244	26.84%	
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.60%	4,345,242	4,584,740	560,658	3,581,949	5,166,935	5,166,935	-112.70%	
0000	44083	PREFERRED PHYSICIANS MEDICAL IRRG INC	2.47%	2,978,734	3,003,457	-73,531	751,050	2,273,019	2,273,019	-75.68%	
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.36%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	6,594,554	178.62%	
0000	12361	GALEN INSURANCE COMPANY	2.33%	2,809,676	2,749,061	387,689	0	730,256	730,256	26.56%	
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.94%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	1,085,260	46.31%	
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	1,952,686	1,869,382	437,988	69,119	909,844	909,844	48.66%	
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.42%	1,713,502	1,954,533	478,959	518,050	855,590	855,590	43.77%	
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.27%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	1,846,479	121.81%	
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,158,227	386,076	0	0	0	0	0.00%	
0000	12754	MEDICUS INSURANCE COMPANY	0.83%	1,000,948	481,111	49,120	0	23,277	23,277	4.84%	
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.73%	885,124	897,453	425,970	675,000	567,915	567,915	63.28%	
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.26%	316,078	320,614	10,864	0	-44,817	-44,817	-13.98%	
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.18%	220,288	54,570	-186,400	0	0	0	-253,329	-464.23%
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	185,231	179,588	804	27	127,378	127,378	70.93%	
0218	20443	CONTINENTAL CASUALTY COMPANY	0.13%	157,037	235,784	0	245,194	-1,906,312	-1,906,312	-808.50%	
0000	13073	KEYSTONIA MUTUAL INSURANCE COMPANY	0.11%	132,985	89,512	0	0	0	0	0.00%	
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.08%	100,460	99,330	155,885	0	527,892	527,892	531.45%	
3504	10222	PACO ASSURANCE COMPANY INC	0.05%	54,745	58,018	16,533	54,000	61,722	61,722	106.38%	
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	21,509	103,266	-196,896	0	-1,431,499	-1,431,499	-1386.22%	
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.01%	12,798	10,586	0	0	-308,408	-308,408	-8999.36%	
2638	15865	NCMC INSURANCE COMPANY	0.00%	0	0	-33,775	200,000	63,062	63,062	N/A	
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	9	9	N/A	
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	28,055	0	0	-994,251	-994,251	-3543.94%	
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	-83,551	0	-308,408	-308,408	-8999.36%	
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	1	1	N/A	
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	21	21	N/A	
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	715,276	715,276	N/A	
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-76,949	0	52,163	52,163	N/A	
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	35,958	0	-142,159	-142,159	N/A	
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-29	0	-576	-576	N/A	
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,692	0	87,430	87,430	N/A	
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,156,576	1,950,000	-1,168,635	-1,168,635	N/A	
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	-19,702	-19,702	N/A	
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	30	-384	0	-1,177	-1,177	-3923.33%	
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	115,708	2,326,500	-1,722,110	-1,722,110	N/A	
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-859,170	-1,978,433	-2,627,294	-2,627,294	N/A	
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-1,535,212	148,500	-2,366,496	-2,366,496	N/A	
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-59,000	0	-59,000	-59,000	N/A	
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	126,128	0	7,066	7,066	N/A	
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	0	0	100,000	100,000	N/A	
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	-53	0	-79	-79	N/A	
		TOTAL PHYSICIANS & SURGEONS BUSINESS		100.00%	120,777,660	123,366,930	22,710,294	41,025,516	41,025,516	11.43%	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Incurred Losses	Paid Losses	Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	93.93%	27,694,921	27,807,037	2,028,491	5,389,442	12,407,608	44.62%		
0000	35904	HEALTH CARE INDEMNITY INC	4.54%	1,339,265	1,183,029	1,569,428	2,765,000	-1,761,451	-148,89%		
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.42%	419,416	409,257	-80,591	0	-68,317	-16.69%		
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	14,809	0	0	0	-1,079,939	N/A		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.05%	14,571	13,051	4,073	0	35,228	269.93%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,177	2,177	-102,061	0	-25,447	-1168.90%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-35,617	0	-156,267	N/A		
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	57,000	0	60,000	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	183,544	1,493	575,000	308,462	168.06%		
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-2,865	0	-2,260	N/A		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	672	N/A		
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	31	N/A		
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-18	0	-5	N/A		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.00%	0	0	0	36,000	-1,756,978	N/A		
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	-528,944	N/A		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	2	N/A		
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	27	N/A		
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-127	0	32	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-52	0	-2,690	N/A		
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	-53,072	15,000	-437,672	N/A		
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-35,068	0	-118,784	N/A		
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	0	-100	N/A		
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	-38	N/A		
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	1,572,456	N/A		
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	0	-143,667	N/A		
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	-104,696	N/A		
TOTAL HOSPITAL BUSINESS			100.00%	29,485,159	29,598,095	4,105,233	8,780,442	8,197,263	27.70%		

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Expense	Adjustment	Expense	Paid Losses	Inured Losses	Direct Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	48.62%	2,673,741	2,668,833	1,148,836		403,030		227,530		8.53%
0761	22810	CHICAGO INSURANCE COMPANY	16.62%	913,992	927,900	47,731		507,000		297,155		32.02%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	9.23%	507,558	553,469	141,873		13,693		198,571		35.88%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	7.57%	416,342	437,837	-21,046		0		56,654		12.94%
1272	33367	INTERMED INSURANCE COMPANY	6.99%	384,662	384,796	437,947		15,000		2,759,984		717.26%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.91%	160,221	0	0		0		0		N/A
0508	10801	FORTRESS INSURANCE COMPANY	2.70%	148,724	176,229	16,965		0		171,320		97.21%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.77%	97,218	91,117	54,593		7,500		-14,940		-16.40%
0012	19380	AMERICAN HOME INSURANCE COMPANY	1.58%	86,582	87,413	3,629		0		-5,128		-5.87%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.93%	50,975	55,208	33,339		0		-69,697		-126.24%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.77%	42,303	32,987	6,538		0		15,256		46.25%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.25%	13,888	10,841	0		0		0		0.00%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	2,901	2,524	0		0		314		12.44%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,165		0		1,702		N/A
TOTAL DENTISTS BUSINESS				100.00%	5,499,407	5,429,154	1,869,240	946,223	3,638,721			67.02%

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2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Premium	Adjustment Expense	Expense	Losses	Paid Losses	Incurred Losses	Direct Losses
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	85.53%	1,701,927	0	0	0	0	0	0	0	N/A
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	10.46%	208,071	235,296	-11,508	418	30,980	30,980	0	0	13.17%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	3.88%	77,210	76,136	0	0	0	0	0	0	0.00%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.13%	2,586	16,491	0	0	0	0	-62,53	-62,53	-379.32%
TOTAL NURSES BUSINESS			100.00%	1,989,794	327,923	(11,508)	418	(31,573)	(31,573)	-9,63%	-9,63%	

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Adjustment Expense	Direct Paid Losses	Inurred Losses	Loss Ratio	Direct Paid Losses	Inurred Losses	Loss Ratio	Direct Paid Losses	Inurred Losses	Loss Ratio
0244	10677	CINCINNATI INSURANCE COMPANY THE	25.16%	1,640,444	1,659,140	16,806	-51,749	-551,824	-33.64%						
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	21.20%	1,382,295	3,146,863	65,002	1,441,427	556,879	40.29%						
2638	15865	NCMIC INSURANCE COMPANY	20.95%	1,365,622	1,354,781	180,757	74,000	749,458	54.88%						
0626	22667	ACE AMERICAN INSURANCE COMPANY	10.40%	677,875	728,162	1,021,206	16,000	254,620	37.56%						
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	6.46%	421,244	415,317	-970	820	19,327	4.59%						
0861	10686	MEDICAL LIABILITY ALLIANCE	6.05%	394,462	399,386	0	75,000	214,380	54.37%						
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	5.38%	350,835	326,172	-59,151	0	-31,679	9.03%						
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2.38%	155,457	124,209	43,453	0	102,045	65.64%						
0218	20443	CONTINENTAL CASUALTY COMPANY	0.72%	46,760	215,609	-33,287	11,567	-36,174	-77.36%						
0000	12361	GALLEN INSURANCE COMPANY	0.70%	45,695	23,946	0	0	0	0.00%						
0761	21857	AMERICAN INSURANCE COMPANY THE	0.32%	20,669	68,301	13,741	0	-7,565	-36.60%						
0140	11991	NATIONAL CASUALTY COMPANY	0.15%	9,681	9,302	1,227	0	1,322	13.66%						
0012	23809	GRANITE STATE INSURANCE COMPANY	0.13%	8,393	4,514	5,489	0	-216,629	-2581.07%						
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-7	0	-12	N/A						
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-3,459	0	-2,729	N/A						
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-11,482	0	0	N/A						
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-516	0	0	N/A						
0140	19100	AMICO INSURANCE COMPANY	0.00%	0	0	-9,434	0	1,563	N/A						
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	0	1	N/A					
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-122	0	-162	N/A						
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-157	0	-164	N/A						
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	5,026	N/A						
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	-35,381	N/A						
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3,227	0	-15,597	N/A						
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	4	N/A						
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	4	0	-8	N/A						
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-746	0	-825	N/A						
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	60	N/A						
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-323	0	-1,028	N/A						
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	114,492	480,000	-1,813	N/A						
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-52	0	-207	N/A						
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	4	0	268	N/A						
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	0	0	-451,155	N/A						
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3,049	0	-4,295	N/A						
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	70	0	1,015	N/A						
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-1,500	0	0	N/A						
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	39	-253	0	-2,350	N/A					
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	113,559	0	44,499	N/A						
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	41	0	52	N/A						
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	17,666	0	42,160	N/A						
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-476	0	-887	N/A						
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	17,534	0	68,643	N/A						
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	30,835	0	-42,486	N/A						
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	-101	0	0	N/A						
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	536,787	0	50,650	N/A						
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-9,415	0	-49,999	N/A						

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Premium	Adjustment Expense	Expense	Losses	Paid Losses	Incurred Losses	Losses	Direct	Incurred Losses	Loss Ratio
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	0	9,153	0	67,838	0	200	N/A	N/A	N/A	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	479	0							
TOTAL OTHER BUSINESS			100.00%	6,519,432	8,475,741	2,050,621	2,047,065	727,137	727,137	0	0	200	0	67,838	11.15%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Incurred			Loss Ratio		
				Written Premium	Barned Premium	Expense	Adjustment	Expense	Losses	Paid	Losses	Direct	Paid	Losses	Direct	Paid	Losses	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	24.33%	41,213,754	40,557,555	8,290,656	19,173,288	11,543,072	28.46%									
0861	27642	MISSOURI HOSPITAL PLAN	17.22%	29,166,787	30,621,590	1,740,627	6,139,242	3,093,181	10.10%									
2698	33391	MEDICAL ASSURANCE COMPANY INC/THE	11.29%	19,130,582	20,410,682	5,761,242	1,498,632	7.34%										
0031	11843	MEDICAL PROTECTIVE COMPANY	9.21%	15,609,756	16,148,674	3,852,472	5,010,170	3,269,608	20.25%									
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.56%	9,415,129	10,276,201	3,052,125	1,577,385	3,286,962	31.99%									
0861	10686	MEDICAL LIABILITY ALLIANCE	5.25%	8,887,121	8,911,953	223,377	2,678,256	838,356	9.41%									
1272	33367	INTERMED INSURANCE COMPANY	4.07%	6,890,822	7,092,317	2,468,664	5,356,500	-115,384	-1.63%									
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.72%	4,601,506	4,161,075	568,059	192,500	534,657	12.85%									
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.60%	4,405,522	4,820,547	752,437	4,128,945	9,557,861	198.27%									
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.57%	4,350,105	4,214,959	583,360	1,062,500	447,500	10.62%									
0218	29427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.96%	3,318,989	3,129,737	1,469,926	758,500	2,697,930	86.20%									
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.76%	2,975,404	3,031,408	732,919	193,476	961,350	31.71%									
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYL	1.56%	2,638,748	2,649,116	375,652	999,578	497,976	18.80%									
0000	12361	GALEN INSURANCE COMPANY	1.55%	2,621,485	2,591,299	309,828	0	1,471,931	56.89%									
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.44%	2,435,339	2,435,339	65,032	674,165	350,037	14.37%									
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.40%	2,367,952	2,260,299	-758,715	2,282,500	-214,302	-9.48%									
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.02%	1,732,308	1,739,678	-1,095,632	729,491	-1,106,077	-63.58%									
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.95%	1,605,328	1,578,752	117,916	685,000	779,682	49.39%									
2638	15865	NCMC INSURANCE COMPANY	0.80%	1,360,033	1,382,925	131,101	946,750	-519,732	-37.58%									
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.63%	1,073,920	1,091,127	207,665	0	1,213,389	111.21%									
0761	22810	CHICAGO INSURANCE COMPANY	0.55%	934,825	944,671	155,852	3,106,285	-3,469,344	-367.25%									
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.44%	750,516	712,640	331,809	723,435	1,005,632	141.11%									
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.24%	411,713	402,813	20,051	5,784	28,327	7.03%									
0000	35904	HEALTH CARE INDEMNITY INC	0.21%	355,268	346,035	1,953,985	11,233,997	-5,512,954	-159.18%									
3258	32921	ISMIE MUTUAL INSURANCE COMPANY	0.19%	314,613	318,087	-97,030	0	-4,018,527	-1263.34%									
0501	16624	DARWIN NATIONAL INSURANCE COMPANY	0.19%	314,096	294,296	50,130	0	97,312	33.07%									
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.19%	313,973	317,903	-16,181	0	-72,508	-22.8%									
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.14%	241,968	210,648	-82,263	175,000	-1,515,702	-719.54%									
0508	10801	FORTRESS INSURANCE COMPANY	0.12%	196,460	185,939	83,972	0	86,567	46.56%									
0761	21857	AMERICAN INSURANCE COMPANY THE	0.06%	107,810	96,873	17,251	0	67,949	70.14%									
1129	21970	ONEBEACON INSURANCE COMPANY	0.06%	103,740	184,569	1,738	11,030	84,433	45.75%									
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.05%	88,654	89,356	12,342	0	15,089	16.89%									
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	84,808	83,735	0	0	714	0.85%									
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.04%	66,416	58,100	49,204	85,000	111,892	192.57%									
0163	24732	GRANITE STATE INSURANCE COMPANY	0.04%	61,650	60,987	76,670	0	28,352	46.49%									
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	55,953	46,533	-2,226	0	-66,725	-143.39%									
0000	12754	MEDICUS INSURANCE COMPANY	0.03%	46,654	22,220	0	0	0	0.00%									
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771	5,261	-3,556	0	-12,203	-231.95%									
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	4,386	4,429	-2,059	0	-3,415	-77.11%									
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	1,182	649	0	0	0	0.00%									
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-56	0	-97	N/A									
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-563	0	7,486	N/A									
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-11,896	0	-39,477	N/A									
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	773	0	352	N/A									
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	143	0	34	N/A									
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	-3,427	194,031	15,000	790,814	-23075.98%									

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Loss Ratio	
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-45,767	0	0	57,706	N/A	
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	-206	N/A	
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-7	0	0	-1,962	N/A	
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-457,447	847,500	-757,959	0	N/A	
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	353,760	0	-950,500	0	N/A	
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	-1,867	0	-1,708	0	N/A	
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	-35	0	860	826,92%		
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	233,410	17,000	-343,859	0	N/A	
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%		
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-400	0	0	1,486	N/A	
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	503	0	0	3,552	N/A	
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-5,410	0	0	-14,859	N/A	
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-70	0	0	-1,015	N/A	
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	0	N/A	
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	17,663	0	0	21,582	N/A	
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	-27	0	0	-20	N/A	
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	189,727	1,237,500	1,045,042	0	N/A	
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-35	0	0	-48	N/A	
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-4,784	0	0	42,052	N/A	
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	0	-27	N/A	
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-142,665	2,062,500	-222,691	0	N/A	
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	-93,196	0	N/A	
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	-891	0	0	-5,208	N/A	
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	0	N/A	
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-245,917	533,175	-2,357,402	0	N/A	
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-179,498	0	0	-454,367	N/A	
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-3,988	0	0	-11,965	N/A	
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	0	739,232	N/A	
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	119,121	40,000	125,502	0	N/A	
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-11,912	-361,066	-2,324,628	0	N/A	
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	-6	0	0	-10	N/A	
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-135	0	0	165	N/A	
0218	20443	CONTINENTAL CASUALTY COMPANY	-0.50%	-\$49,421	-296,200	553,838	742,288	-1,104,501	372,89%		
		TOTAL MEDICAL MALPRACTICE BUSINESS	100.00%	169,414,625	173,191,830	30,589,894	79,077,895	21,078,113	12.17%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Paid Losses	Inurred Losses	Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL MEDICAL ASSURANCE COMPANY INC THE	32.74%	41,213,754	40,557,555	8,290,656	19,173,288	11,543,072	1,561,167	28.46%	8.14%
2698	33391	MEDICAL PROTECTIVE COMPANY	14.23%	17,910,767	19,169,599	5,000,086	5,415,615	5,415,615	1,561,167	8.14%	
0031	11843	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	10.24%	12,893,304	13,427,576	3,240,365	4,456,741	2,541,679	2,541,679	18.93%	
0000	11704	MEDICAL LIABILITY ALLIANCE	7.48%	9,415,129	10,276,201	3,052,125	1,577,385	3,286,962	0	3,286,962	31.99%
0861	10686	INTERMED INSURANCE COMPANY	6.79%	8,552,164	8,528,843	223,377	2,678,256	319,876	0	319,876	3.75%
1272	33367	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	5.15%	6,480,455	6,669,950	2,127,753	5,356,500	2,386,068	0	2,386,068	-35.77%
0000	11964	DOCTORS COMPANY AN INTERINS EXCHANGE	3.66%	4,601,506	4,161,075	568,059	192,500	534,657	0	534,657	12.85%
0831	34495	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.50%	4,405,522	4,820,547	752,437	4,128,945	9,557,861	0	9,557,861	198.27%
0000	12513	PREFERRED PHYSICIANS MEDICAL IRR INC	3.46%	4,350,105	4,214,959	583,360	1,062,500	447,500	0	447,500	10.62%
0000	44083	GALEN INSURANCE COMPANY	2.36%	2,975,404	3,031,408	732,919	193,476	961,350	0	961,350	31.71%
0000	12361	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	2.01%	2,530,380	2,545,101	309,828	0	1,471,931	0	1,471,931	57.83%
0000	34703	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.93%	2,435,339	2,435,339	65,032	674,165	350,037	0	350,037	14.37%
0000	36234	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNS'	1.88%	2,367,952	2,260,299	758,715	2,282,500	0	-214,302	-214,302	-9.48%
0012	19445	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.53%	1,924,815	1,920,039	0	874,674	690,890	0	690,890	35.98%
3504	14460	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.28%	1,605,328	1,578,752	117,916	685,000	779,682	0	779,682	49.39%
2638	11127	ISMIE MUTUAL INSURANCE COMPANY	0.83%	1,050,938	1,078,244	205,176	0	1,207,580	0	1,207,580	112.00%
2358	32921	DARWIN NATIONAL INSURANCE COMPANY	0.25%	314,613	318,087	-97,030	0	0	-4,018,527	-4,018,527	-1263.34%
0501	16624	CONTINENTAL CASUALTY COMPANY	0.25%	314,096	294,296	50,130	0	97,312	0	97,312	33.07%
0218	20443	ONEBEACON INSURANCE COMPANY	0.22%	271,683	427,424	482,199	611,939	0	-99,622	-99,622	-23.31%
1129	21970	GENERAL INSURANCE COMPANY OF AMERICA	0.08%	103,740	184,569	1,738	11,030	84,433	0	84,433	45.75%
3504	10222	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.04%	55,953	46,533	-2,226	0	0	-66,725	-66,725	-143.39%
0218	20427	NCMIC INSURANCE COMPANY	0.04%	50,794	72,127	109,736	20,000	450,914	0	450,914	625.17%
0000	12754	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.04%	46,654	22,220	0	0	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771	5,261	-3,556	0	0	-12,203	-12,203	-231.95%
0163	24732	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	2,702	2,702	-91	0	0	-869	-869	-32.16%
2638	15865	AMCO INSURANCE COMPANY	0.00%	0	0	0	4,981	0	0	0	N/A
0212	16535	MD CENTURY INSURANCE COMPANY	0.00%	0	148,800	99,427	0	0	-30,057	-30,057	N/A
0748	16551	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-56	0	0	-376,948	-376,948	-253.33%
3548	19038	INSURANCE COMPANY THE	0.00%	0	0	0	0	0	0	0	#DIV/0!
0140	19100	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-20,181	0	0	-13,617	-13,617	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	-3,427	97,136	15,000	321,127	0	321,127	-9370.50%
0626	20702	MD CENTURY INSURANCE COMPANY	0.00%	0	0	355,191	0	0	7,246	7,246	N/A
0158	21105	TRUCK INSURANCE EXCHANGE	0.00%	0	0	0	0	0	-76	-76	N/A
0158	21113	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	0	0	0	-350	-350	N/A
0212	21687	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-7	0	0	-757,959	-757,959	N/A
0212	21709	CHICAGO INSURANCE COMPANY	0.00%	0	0	-457,447	0	0	-951,186	-951,186	N/A
0626	22748	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	-400	0	0	1,486	1,486	N/A
0761	22810	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-2,213	-106,236	0	0	0	0.00%
0553	24678	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-245,917	533,175	-5,031,532	0	-5,031,532	N/A
3548	24767	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-179,498	0	0	21,582	21,582	N/A
0181	24791	HEALTH CARE INDEMNITY INC	0.00%	0	0	-8,870	-361,066	-859,242	0	-859,242	N/A
0000	35904	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	35,367	0	0	100,000	100,000	N/A
1125	39152	TOTAL PHYSICIANS & SURGEONS BUSINESS	0.00%	0	0	-6	0	0	-10	-10	N/A
				100,00%	125,881,868	128,191,866	24,379,671	53,940,208	19,554,674	19,554,674	15.25%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2007 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Incurred Losses	Paid Losses	Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	100.76%	29,165,787	30,621,490	1,740,627	6,139,242	3,093,181	0	144,258	10.10%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.61%	466,838	470,802	-11,129	0	0	0	5,612,954	30.64%
0000	35904	HEALTH CARE INDEMNITY INC	1.23%	355,268	346,035	1,918,618	11,233,997	-5,612,954	-5,612,954	-1,138,754	-1622.08%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.84%	241,968	61,720	-181,690	175,000	-1,138,754	-1,138,754	85,000	-1845.03%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.23%	66,416	58,100	49,204	0	111,882	0	0	192.57%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PEN	0.02%	6,716	2,505	0	0	0	0	3,480	138.92%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.00%	1,103	1,103	331,809	0	0	0	67,570	6126.02%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	92,809	370,560	0	0	-277,767	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-563	0	0	0	7,486	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	0	0	-38,956	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	0	0	0	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-1	0	0	0	0	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	8	0	0	0	0	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	108,738	0	0	0	688,135	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	68,275	0	0	0	438,493	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	0	0	50,460	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	0	-113	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	0	0	-1,416	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	242,885	0	0	0	-1,025,000	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	839,437	792,700	-3,195,039	-3,195,039	0	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	36,118	0	0	0	113,690	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	0	0	-4,656	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	0	0	739,232	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	10,350	0	0	0	10,904	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-3,032	0	0	0	-1,465,386	N/A
0218	20443	CONTINENTAL CASUALTY COMPANY	-4.69%	-1,358,032	-960,625	-11,507	58,000	-718,660	-718,660	74,815	-26.17%
TOTAL HOSPITAL BUSINESS			100.00%	28,947,064	30,601,130	5,348,728	18,854,499	(8,009,803)	(8,009,803)	-26.17%	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Expense	Adjustment	Expense	Losses	Paid Losses	Inured Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	57.75%	2,716,452	2,721,098	612,107	553,429	553,429	727,929	727,929	26.75%	
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	14.26%	670,910	689,865	0	0	0	0	-104,505	-15.15%	
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	9.44%	444,030	444,145	781,241	0	0	0	-211,655	-47.65%	
1272	33367	INTERMED INSURANCE COMPANY	8.72%	410,367	422,367	340,911	0	0	0	2,270,684	537.61%	
0508	10801	FORTRESS INSURANCE COMPANY	4.18%	196,460	185,939	83,972	0	0	0	86,567	46.56%	
0012	19380	AMERICAN HOME INSURANCE COMPANY	1.88%	88,654	88,130	12,342	0	0	0	20,303	23.04%	
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.76%	82,694	73,542	89,689	36,500	36,500	1,062,036	1,062,036	1444.12%	
0012	23809	GRANITE STATE INSURANCE COMPANY	1.31%	61,150	60,987	76,670	0	0	0	28,352	46.49%	
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.49%	22,982	12,883	2,489	0	0	0	5,809	45.09%	
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.19%	8,755	7,937	0	0	0	0	714	9.00%	
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.03%	1,182	649	0	0	0	0	0	0.00%	
TOTAL DENTISTS BUSINESS			100.00%	4,704,136	4,707,542	1,999,421	589,929	589,929	3,386,234	3,386,234	82.55%	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Premium	Adjustment Expense	Expense	Losses	Paid Losses	Incurred Losses	Direct Losses
2698	33391	MEDICAL ASSURANCE COMPANY INC THE STATE FARM FIRE AND CASUALTY COMPANY	74.41% 18.32%	308,947 76,053	326,136 75,798	-8,956 0	0	0	4,862	0	0	1.49%
0176	25143	CINCINNATI INSURANCE COMPANY THE	7.27%	30,168	20,527	2,447	0	0	0	0	60,553	0.00%
0244	10677	TOTAL NURSES BUSINESS	100.00%	415,168	422,461	(6,509)	0	0	65,415	0	65,415	15.48%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Incurred Losses	Loss Ratio	Paid Losses	Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	34.52%	3,268,195	3,057,610	1,251,452	738,106	1,558,881	50.98%			
0244	10677	CINCINNATI INSURANCE COMPANY THE	17.11%	1,619,446	1,645,609	-1,280,577	322,431	-1,950,899	-118.55%			
2638	15865	NCMIC INSURANCE COMPANY	14.37%	1,360,033	1,382,925	126,120	946,750	-489,675	-35.41%			
0761	22810	CHICAGO INSURANCE COMPANY	9.88%	934,825	944,671	-1,771,979	40,000	4,757,227	503.59%			
0626	22667	ACE AMERICAN INSURANCE COMPANY	7.92%	749,413	711,537	0	723,435	938,062	131.84%			
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.35%	411,713	402,813	20,051	5,734	28,327	7.03%			
0861	10686	MEDICAL LIABILITY ALLIANCE	3.54%	334,957	383,110	0	0	518,480	135.33%			
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	3.32%	313,973	317,903	-16,181	0	-72,508	-22.81%			
0218	20443	CONTINENTAL CASUALTY COMPANY	2.50%	236,928	237,001	83,146	72,349	-286,219	-120.77%			
0761	21857	AMERICAN INSURANCE COMPANY THE	1.14%	107,810	96,873	17,251	0	67,949	70.14%			
0000	12361	GALEN INSURANCE COMPANY	0.96%	91,405	46,198	0	0	0	0.00%			
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSY	0.38%	36,307	36,707	375,652	124,904	-91,889	-250.33%			
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	1,684	1,727	-1,968	0	-2,546	-147.42%			
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	128	0	0	0	0.00%			
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-11,896	0	0	N/A			
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-27	0	-104	N/A			
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.00%	0	1,226	0	0	-5,214	-425.29%			
0163	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	-3	0	-23	N/A			
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	774	0	350	N/A			
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	135	0	37	N/A			
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	28,620	0	31,194	N/A			
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-45,767	0	0	-1,708	N/A		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-17	N/A			
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-196	N/A			
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-1,431	0	686	N/A			
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	-1,867	0	0	N/A			
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	-35	0	860	826.92%			
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-9,475	17,000	681,141	N/A			
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%			
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-5,410	0	-14,859	N/A			
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-70	0	-1,015	N/A			
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	N/A			
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	-27	0	-20	N/A			
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	382	0	86,894	N/A			
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-35	0	-48	N/A			
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	101,452	0	42,052	1900.23%			
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	-27	N/A			
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-142,665	2,062,500	-222,691	N/A			
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	-93,196	N/A			
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	-891	0	-552	N/A			
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	N/A			
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-3,988	0	-11,965	N/A			
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	108,771	40,000	114,598	N/A			
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-135	0	165	N/A			
		TOTAL OTHER BUSINESS	100.00%	9,466,389	9,268,831	(1,131,417)	5,693,259	5,581,593	60.22%			

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
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Department of Insurance,
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